

# **KENTUCKY PERSONNEL CABINET**

## Health Insurance Program Monthly Report



Prepared for:

Kentucky Group Health Insurance  
Board Members

July 2017

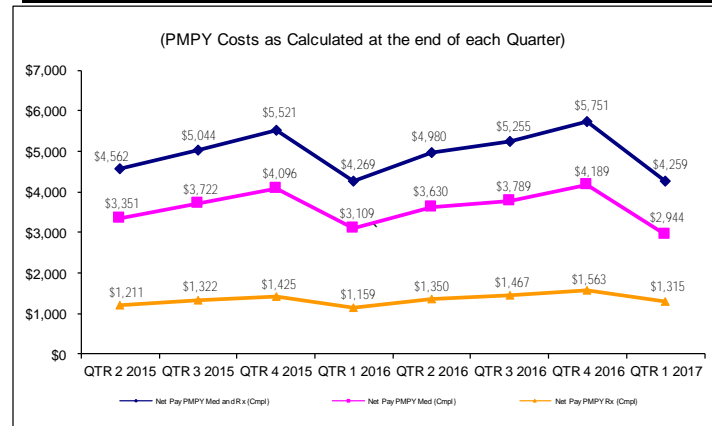
# DASHBOARD REPORT: BASED ON INCURRED CLAIMS

Includes Projections for Incurred, but Not Yet Reported (IBNR or CMPL)

## Enrollment

| Fact              | Mar 2016 - Feb 2017 | Mar 2015 - Feb 2016 | % Change |
|-------------------|---------------------|---------------------|----------|
| Employees Avg Med | 146,371             | 148,199             | -1.23%   |
| Members Avg Med   | 262,021             | 262,003             | 0.01%    |
| Family Size Avg   | 1.8                 | 1.8                 | 1.26%    |
| Member Age Avg    | 36.9                | 37.1                | -0.35%   |

## Net Incurred Claims Cost per Member



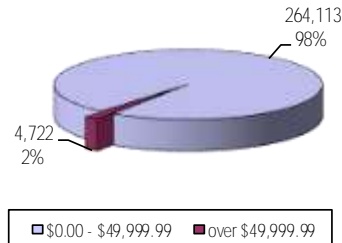
## Allowed Claims Costs PMPY with Norms

|                                  | Mar 2015 - Feb 2016 | Mar 2016 - Feb 2017 | % Change | Recent US Norm | Comp to Norm |
|----------------------------------|---------------------|---------------------|----------|----------------|--------------|
| Allow Amt PMPY Med {Cmpl}        | \$4,286.06          | \$4,470.13          | 4%       | \$4,687.42     | -4.86%       |
| Allow Amt PMPY IP Acute {Cmpl}   | \$1,247.53          | \$1,234.63          | -1%      | N/A            | N/A          |
| Allow Amt PMPY OP Med {Cmpl}     | \$3,023.98          | \$3,222.41          | 7%       | \$3,282.80     | -1.87%       |
| Allow Amt PMPY OP Fac Med {Cmpl} | \$1,656.75          | \$1,797.43          | 8%       | N/A            | N/A          |
| Allow Amt PMPY Office Med {Cmpl} | \$875.22            | \$920.78            | 5%       | N/A            | N/A          |
| Allow Amt PMPY OP Lab {Cmpl}     | \$206.90            | \$216.97            | 5%       | N/A            | N/A          |
| Allow Amt PMPY OP Rad {Cmpl}     | \$432.97            | \$446.90            | 3%       | N/A            | N/A          |
| Out of Pocket PMPY Med {Cmpl}    | \$717.60            | \$752.71            | 5%       | \$684.44       | 9.07%        |
| Allow Amt PMPY Rx {Cmpl}         | \$1,482.66          | \$1,626.20          | 10%      | \$1,356.80     | 16.57%       |
| Out of Pocket PMPY Rx {Cmpl}     | \$221.40            | \$200.72            | -9%      | \$0.00         | N/A          |

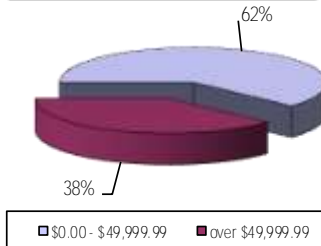
## High Cost Claimants

Mar 16—Feb 17

### % of High Cost Patients



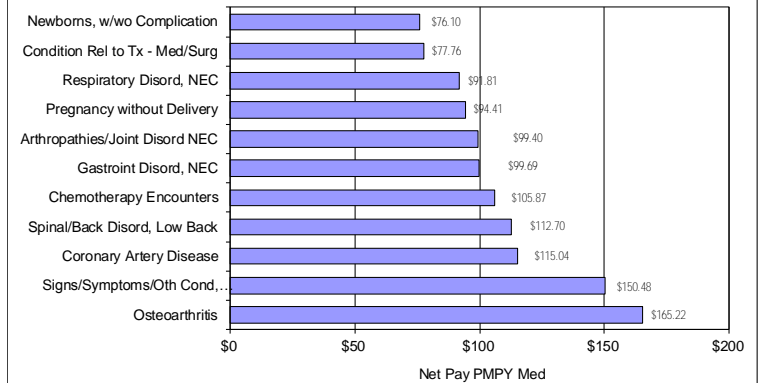
### % of Total Net Payments (Med and Rx)



## Prescription Drug Programs

|            | Fact                          | Mar 2015 - Feb 2016 | Mar 2016 - Feb 2017 | % Change |
|------------|-------------------------------|---------------------|---------------------|----------|
| Mail Order | Discount Off AWP % Rx         | 53.04%              | 51.51%              | -2.87%   |
|            | Scripts Generic Efficiency Rx | 95.79%              | 96.23%              | 0.46%    |
| Retail     | Discount Off AWP % Rx         | 54.76%              | 52.08%              | -4.88%   |
|            | Scripts Generic Efficiency Rx | 96.46%              | 97.31%              | 0.88%    |
| Total      | Discount Off AWP % Rx         | 54.29%              | 51.91%              | -4.37%   |
|            | Scripts Generic Efficiency Rx | 96.39%              | 97.18%              | 0.82%    |
|            | Scripts Maint Rx % Mail Order | 14.43%              | 15.36%              | 6.43%    |

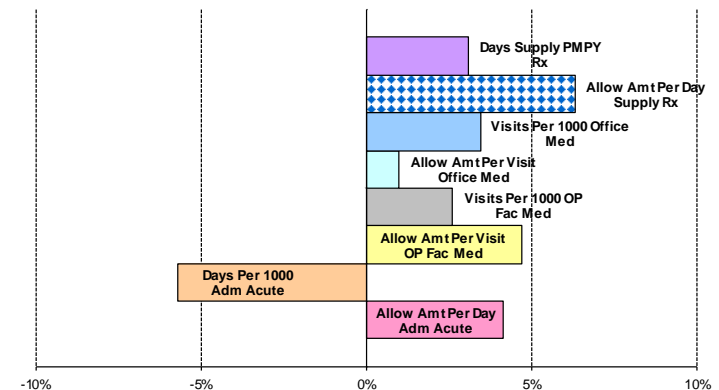
## Top 10 Clinical Conditions



## Cost Drivers Support

| Fact                           | Mar 2015 - Feb 2016 | Mar 2016 - Feb 2017 | % Change |
|--------------------------------|---------------------|---------------------|----------|
| Allow Amt Per Day Adm Acute    | \$4,257.04          | \$4,432.71          | 4.13%    |
| Days Per 1000 Adm Acute        | 289.63              | 273.02              | -5.73%   |
| Allow Amt Per Visit OP Fac Med | \$1,446.51          | \$1,514.43          | 4.70%    |
| Visits Per 1000 OP Fac Med     | 1,145.11            | 1,174.95            | 2.61%    |
| Allow Amt Per Visit Office Med | \$116.30            | \$117.42            | 0.97%    |
| Visits Per 1000 Office Med     | 7,524.88            | 7,785.48            | 3.46%    |
| Allow Amt Per Day Supply Rx    | \$2.73              | \$2.90              | 6.32%    |
| Days Supply PMPY Rx            | 543.81              | 560.52              | 3.07%    |

## Cost Drivers—Utilization and Price Trends



# Table of Contents

|   |       |
|---|-------|
| Introduction..  | 4     |
| Overview.....   | 4     |
| Definitions.....  | 5     |
| Enrollment .....  | 6-8   |
| Claims Costs .....  | 9-15  |
| Medical Claims Utilization .....  | 16    |
| Analysis of Deductibles.....  | 17-18 |
| Analysis of Individuals and Families Meeting their Out of Pocket Expenses ..... | 19-22 |
| Premium (or Premium Equivalent).....  | 23    |
| Rx Utilization.....   | 24-27 |
| Utilization .....   | 28-29 |
| Claims Lag Analysis .....   | 30-31 |
| Claims Distribution based on Age/Gender.....                                    | 32    |
| Allowed Amount Distribution .....   | 33    |
| Summary of Enrollment and Claims .....  | 34    |

## **Introduction**

The Department of Employee Insurance (DEI) is pleased to provide an analysis of the Kentucky Employees' Health Plan. In response to requests for data analysis, this report has been prepared to provide information related to enrollment, claims payment, and utilization.

It is the Department's intent to update this information on a monthly basis in an effort to provide current information about Kentucky's Health Insurance Program.

## **Overview**

This report is compiled using Advantage Suite, which is DEI's health insurance information management system. Truven warehouses enrollment and claims data. Enrollment data is provided by DEI while claims data is provided by each carrier and/or TPA.

Claims information may be analyzed by either "incurred" or "paid" dates. "Incurred" reports specify paid amounts for claims that were incurred in a specified timeframe. Due to the lag time in submittal and payment of claims, historical reports that are based on incurred claims may change significantly with each new database update since additional incurred claims will be added. "Paid" claims reports specify the paid amount for claims regardless of when the claims may have been incurred. Unless otherwise specified, data contained in this report are based on "incurred" claims.

Enrollment in the KEHP changes on a daily basis due to a variety of reasons such as: new hires, adding dependents, dropping dependents, marriage, divorce, becoming Medicare eligible, etc. Therefore, Advantage Suite is dealing with a fluid enrollment base. Also, each carrier processes claims slightly differently. During 2015, Advantage Suite processed enrollment information for a total of 261,938 members as well as 7,670,160 claims (3,223,507 Medical claims and 4,446,653 prescriptions) from different carriers. When dealing with such large numbers it is impossible to tag every claim to a corresponding group, carrier, service type, etc. While the tagging rate for the KEHP data exceeds 99%, you may still see information on reports stated as "~Missing". This indicates any enrollment or claims that could not be "tagged" by Advantage Suite.

## **Definitions**

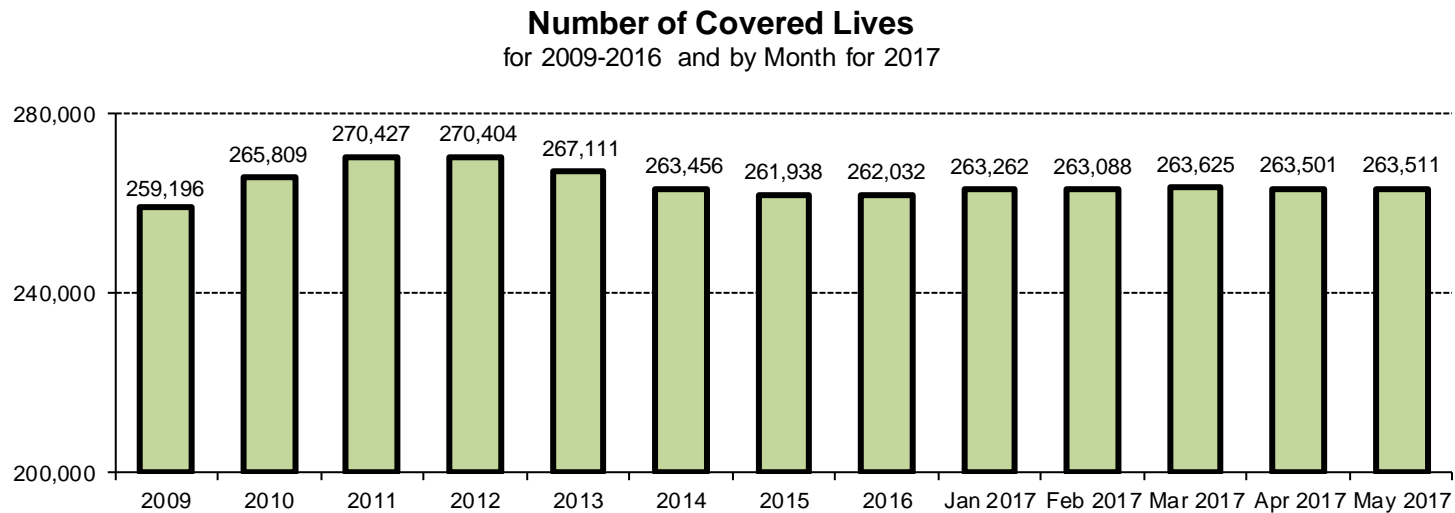
- **Employee** represents an individual eligible to participate in KEHP as a retiree in either KTRS or KRS, or by being employed by one of the agencies that participate with KEHP (example: state employee, school boards, Quasi agency, etc.). Employee may also be referred to as “planholder” or “contracts”. Please note that Advantage Suite deals with Cross-reference plans uniquely. Although there are in fact two “employees” Advantage Suite can only designate the planholder as an employee. Therefore, the cross-referenced spouse is considered a dependent and all claims and utilization data related to them is counted as a “member”.
- **Member** includes all employees plus any dependents that are covered through the KEHP. Members may also be referred to as “covered lives”.
- **Group** is Kentucky Retirement System (KRS), Kentucky Teachers Retirement System (KTRS), State Employees, School Boards, or Other (includes: COBRA, Health Departments, KCTCS, Quasi/Local Governments).
- **Plan** is CW Standard PPO, CW Capitol Choice, CW Optimum PPO, CW Maximum Choice, Standard PPO, Standard CDHP, LivingWell PPO and LivingWell CDHP
- **Carrier** is claims listed by carrier. (Please note that Express Scripts data is designated as Humana and CVS is designated as Anthem).
- **Generic Efficiency** means the number of prescriptions that are filled with a generic product as a percentage of the total number of prescriptions where a generic is available.
- **OOP** is the amount paid out-of-pocket by the member for facility, professional, and prescription drug services. This generally includes coinsurance, co-payment, and deductible amounts.
- **Allowed Amount** is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.
- **Net Payment** is the net amount paid for all claims. It represents the amount after all pricing guidelines have been applied, and all third party, co-payment, coinsurance, and deductible amounts have been subtracted.
- **Patients** is the unique count of members who received facility, professional, or pharmacy services.
- **Days Supply** is the number of days for which drugs were supplied for prescriptions filled. It represents the number of days of drug therapy covered by a prescription.
- **Mail Order** is computed as any script filled with a “days supply” of more than 30 days, regardless of the physical location where the prescription was filled.
- **Retail** is computed as any script filled with a “days supply” of 30 days or less, regardless of the physical location where the prescription was filled.

## Enrollment

The following chart shows planholder enrollment (contracts) for 2009-2016 and monthly year-to-date for 2017. Enrollment will fluctuate on a monthly basis (Approximately 7,300 cross-referenced spouses in any given month are not included)

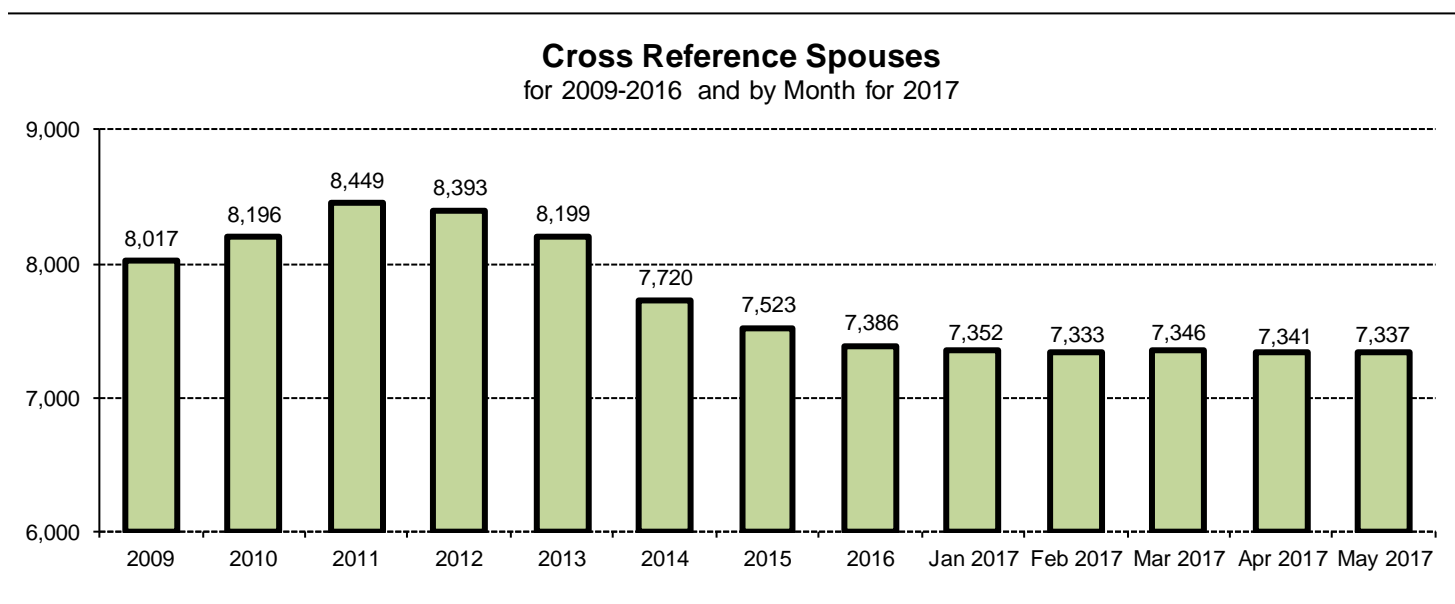


The following chart shows member enrollment (covered lives) for 2009-2016 and monthly year-to-date for 2017. Enrollment will fluctuate on a monthly basis.



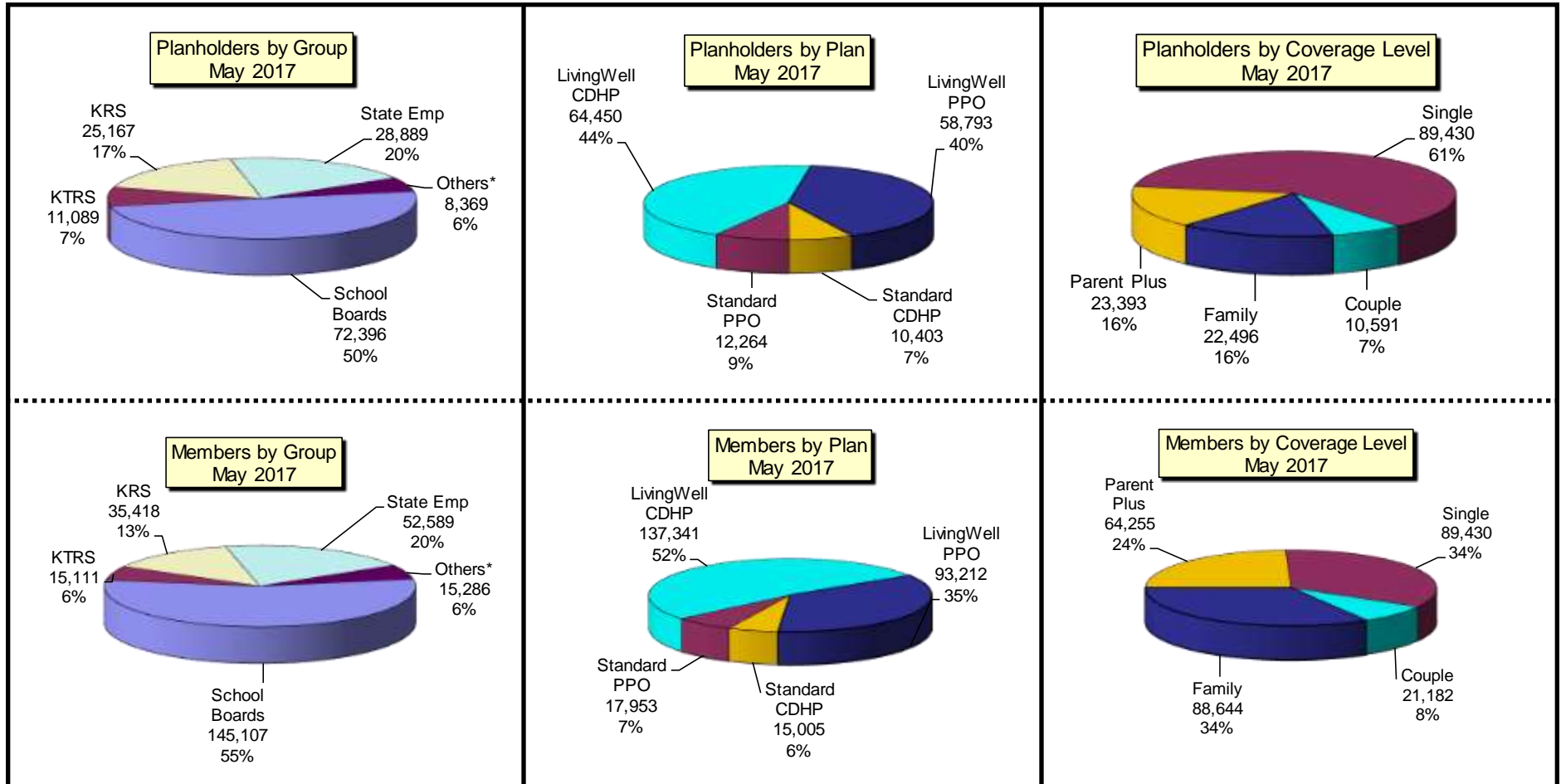
## **Enrollment** *(continued)*

The following graph shows the number of cross-reference spouses for 2009-2016 and monthly year-to-date for 2017. The number of Cross Referenced Spouses will fluctuate on a monthly basis.



## **Enrollment** *(continued)*

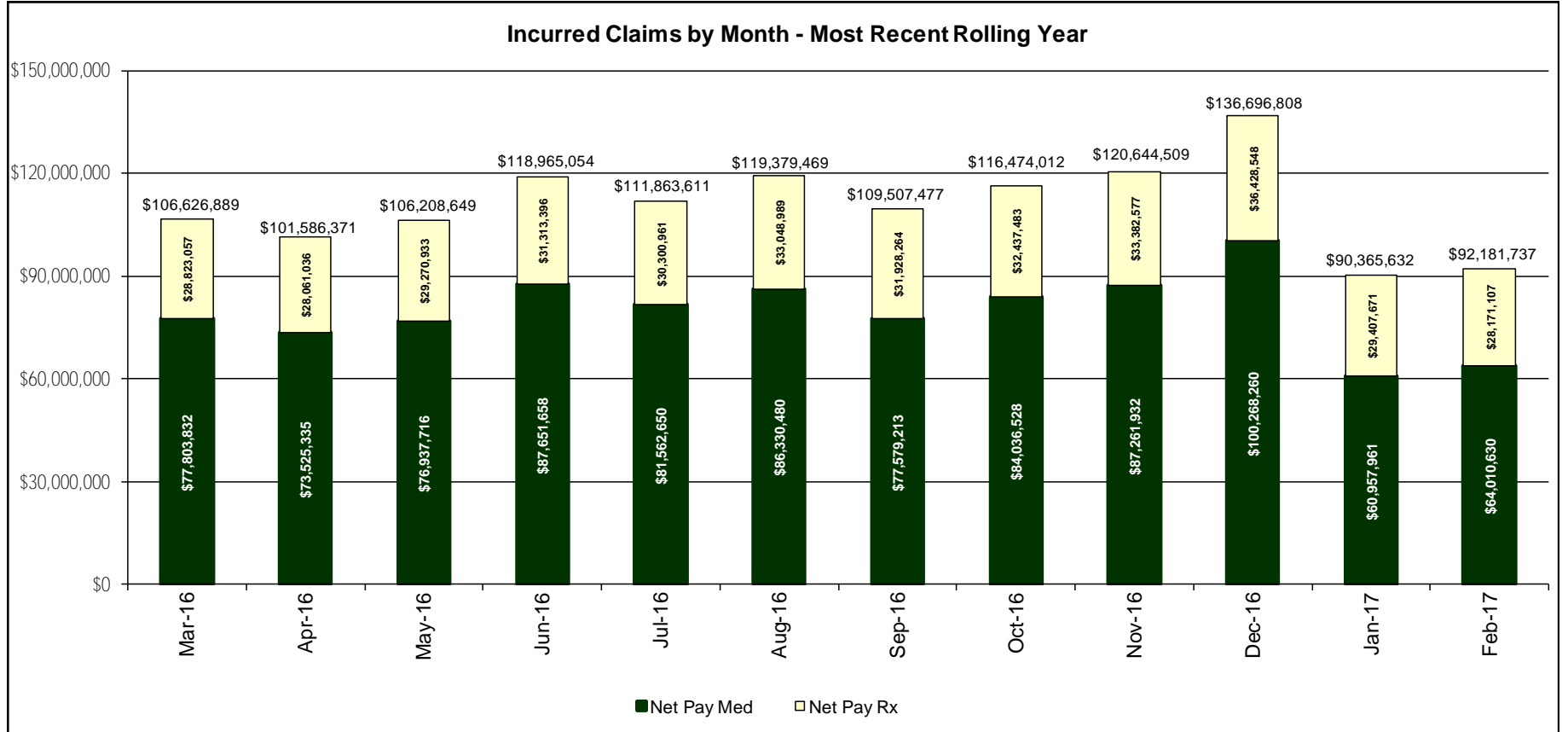
The following charts show Planholder and Member enrollment by group, plan, and coverage level.



\* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

## Claims Costs

Claims costs include Medical and Prescription (Rx) for the most recent rolling year. Based on Incurred Claims.



### **Claims Costs** *(continued)*

The following table represents incurred claims by Group for 2009 - 2016 and monthly year-to-date for 2017.

#### **INCURRED MEDICAL CLAIMS (no Rx) by Group:**

| <b>Time Period</b> | <b>School Boards</b> | <b>KTRS</b>   | <b>KRS</b>    | <b>State Employees</b> | <b>Others</b> | <b>Totals</b>   |
|--------------------|----------------------|---------------|---------------|------------------------|---------------|-----------------|
| 2009               | \$427,644,878        | \$123,944,338 | \$220,434,791 | \$177,195,445          | \$68,628,440  | \$1,017,847,892 |
| 2010               | \$467,251,898        | \$134,399,726 | \$218,395,487 | \$193,151,301          | \$79,182,411  | \$1,092,380,824 |
| 2011               | \$475,939,979        | \$137,632,074 | \$239,407,280 | \$200,932,917          | \$80,536,373  | \$1,134,448,624 |
| 2012               | \$507,681,774        | \$138,118,714 | \$243,217,120 | \$206,804,511          | \$90,085,615  | \$1,185,907,733 |
| 2013               | \$523,689,024        | \$134,541,840 | \$232,179,281 | \$214,229,963          | \$96,163,847  | \$1,200,803,955 |
| 2014               | \$465,112,511        | \$121,029,097 | \$216,483,334 | \$202,992,249          | \$80,366,825  | \$1,085,984,016 |
| 2015               | \$406,285,726        | \$100,753,647 | \$188,981,175 | \$159,519,296          | \$62,667,230  | \$918,207,074   |
| 2016               | \$433,042,728        | \$100,881,827 | \$193,861,256 | \$171,225,346          | \$60,618,441  | \$959,629,599   |
| Jan 2017           | \$26,429,186         | \$6,419,140   | \$13,336,131  | \$10,669,633           | \$4,103,871   | \$60,957,961    |
| Feb 2017           | \$29,126,317         | \$5,501,692   | \$14,230,698  | \$11,591,547           | \$3,560,377   | \$64,010,630    |

\* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

### **Claims Costs** *(continued)*

The following table represents incurred claims by Group for 2009 - 2016 and monthly year-to-date for 2017.

#### **INCURRED Rx CLAIMS (no Med) by Group:**

|          | <b>School Boards</b> | <b>KTRS</b>  | <b>KRS</b>   | <b>State Employees</b> | <b>Others*</b> | <b>Totals</b> |
|----------|----------------------|--------------|--------------|------------------------|----------------|---------------|
| 2009     | \$119,002,425        | \$45,308,689 | \$82,234,684 | \$50,881,577           | \$18,339,245   | \$315,766,619 |
| 2010     | \$129,624,203        | \$49,399,459 | \$89,783,758 | \$55,125,407           | \$21,022,918   | \$344,955,745 |
| 2011     | \$126,659,101        | \$48,675,489 | \$92,082,668 | \$54,232,323           | \$20,434,256   | \$342,083,837 |
| 2012     | \$133,983,235        | \$50,751,278 | \$88,781,373 | \$58,571,312           | \$21,662,510   | \$353,749,707 |
| 2013     | \$140,311,249        | \$50,990,433 | \$78,583,695 | \$60,381,053           | \$22,626,889   | \$352,893,319 |
| 2014     | \$131,098,426        | \$43,053,078 | \$73,830,755 | \$55,751,835           | \$20,884,223   | \$324,618,317 |
| 2015     | \$128,986,879        | \$42,244,376 | \$74,179,212 | \$56,343,340           | \$21,643,195   | \$323,397,001 |
| 2016     | \$150,145,811        | \$44,003,728 | \$82,302,702 | \$62,083,590           | \$23,912,917   | \$362,448,748 |
| Jan 2017 | \$11,779,789         | \$3,332,573  | \$6,908,088  | \$5,372,111            | \$2,015,110    | \$29,407,671  |
| Feb 2017 | \$11,847,335         | \$3,331,732  | \$6,547,046  | \$4,733,100            | \$1,711,893    | \$28,171,107  |

*\* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).*

## **Claims Costs** *(continued)*

The following table represents incurred claims by Plan for 2009-2016 and monthly year-to-date for 2017.

### **INCURRED MEDICAL CLAIMS (no Rx) by PLAN:**

| Time Period | Capitol Choice | Maximum Choice | Optimum PPO   | CW Standard PPO | Standard PPO | Standard CDHP | LivingWell PPO | LivingWell CDHP | Missing*     | Total           |
|-------------|----------------|----------------|---------------|-----------------|--------------|---------------|----------------|-----------------|--------------|-----------------|
| 2009        | \$115,052,390  | \$44,250,277   | \$839,555,872 | \$14,550,862    |              |               |                |                 | \$4,290,752  | \$1,017,847,892 |
| 2010        | \$120,801,466  | \$56,099,090   | \$893,370,461 | \$15,244,745    |              |               |                |                 | \$6,865,062  | \$1,092,380,824 |
| 2011        | \$145,752,975  | \$71,531,690   | \$872,004,689 | \$39,637,013    |              |               |                |                 | \$5,522,257  | \$1,134,448,624 |
| 2012        | \$159,420,476  | \$75,626,849   | \$887,301,358 | \$53,534,574    | (\$83)       | (\$1,306)     | (\$277)        | \$0             | \$10,026,143 | \$1,185,909,745 |
| 2013        | \$157,512,671  | \$78,703,350   | \$875,934,324 | \$65,114,150    | \$216,633    | \$876,162     | \$1,179,585    | \$1,083,964     | \$11,952,397 | \$1,192,575,248 |
| 2014        | \$1,510        | \$529          | \$75,560      | \$15,221        | \$57,385,008 | \$46,095,825  | \$598,724,084  | \$375,470,631   | \$8,215,648  | \$1,085,986,030 |
| 2015        | \$0            | \$0            | \$0           | \$0             | \$44,671,180 | \$42,832,688  | \$448,882,258  | \$376,231,675   | \$5,589,272  | \$918,209,089   |
| 2016        | \$0            | \$0            | \$0           | \$0             | \$53,107,983 | \$48,197,064  | \$445,100,118  | \$407,079,286   | \$6,145,148  | \$959,631,615   |
| Jan 2017    | \$0            | \$0            | \$0           | \$0             | \$4,282,604  | \$1,856,303   | \$27,391,818   | \$27,113,039    | \$314,196    | \$61,000,697    |
| Feb 2017    | \$0            | \$0            | \$0           | \$0             | \$4,698,793  | \$2,088,705   | \$27,934,944   | \$29,084,603    | \$203,585    | \$64,053,397    |

\*Missing means the claims could not be tagged to a specific plan.

### **Claims Costs** *(continued)*

The following table represents incurred claims by Plan for 2009-2016 and monthly year-to-date for 2017.

#### **INCURRED Rx CLAIMS (no Med) by PLAN:**

| <b>Time Period</b> | <b>Capitol Choice</b> | <b>Maximum Choice</b> | <b>Optimum PPO</b> | <b>CW Standard PPO</b> | <b>Standard PPO</b> | <b>Standard CDHP</b> | <b>LivingWell PPO</b> | <b>LivingWell CDHP</b> | <b>Missing*</b> | <b>Total</b>  |
|--------------------|-----------------------|-----------------------|--------------------|------------------------|---------------------|----------------------|-----------------------|------------------------|-----------------|---------------|
| 2009               | \$35,845,894          | \$7,804,096           | \$267,798,635      | \$3,632,729            |                     |                      |                       |                        | \$627,662       | \$315,766,619 |
| 2010               | \$37,400,953          | \$10,541,054          | \$292,411,029      | \$3,839,193            |                     |                      |                       |                        | \$763,517       | \$344,955,745 |
| 2011               | \$44,303,915          | \$13,658,792          | \$275,615,919      | \$8,069,769            |                     |                      |                       |                        | \$435,441       | \$342,083,836 |
| 2012               | \$47,436,530          | \$14,365,504          | \$280,632,291      | \$10,764,647           |                     |                      |                       |                        | \$550,735       | \$353,749,707 |
| 2013               | \$46,693,999          | \$15,357,135          | \$276,749,095      | \$14,030,828           |                     |                      |                       |                        | -\$153,326      | \$352,677,732 |
| 2014               | \$3,375               | \$220                 | \$33,102           | \$3,098                | \$17,730,754        | \$5,829,739          | \$217,764,345         | \$82,940,511           | \$313,173       | \$324,618,317 |
| 2015               | \$0                   | \$0                   | \$0                | \$0                    | \$16,014,755        | \$6,904,099          | \$201,584,361         | \$98,817,551           | \$76,235        | \$323,397,001 |
| 2016               | \$0                   | \$0                   | \$0                | \$0                    | \$19,006,809        | \$7,461,486          | \$216,146,359         | \$119,623,972          | \$210,122       | \$362,448,748 |
| Jan 2017           | \$0                   | \$0                   | \$0                | \$0                    | \$1,955,648         | \$258,887            | \$17,950,395          | \$9,232,234            | \$10,507        | \$29,407,671  |
| Feb 2017           | \$0                   | \$0                   | \$0                | \$0                    | \$1,815,535         | \$266,942            | \$16,843,926          | \$9,222,934            | \$21,770        | \$28,171,107  |

*\*Missing means the claims could not be tagged to a specific plan.*

## **Claims Costs** *(continued)*

The following represents incurred medical claims only (does not include Rx) by Coverage Level for 2009-2016 and monthly year-to-date for 2017.

### **INCURRED MEDICAL CLAIMS (no Rx) by Coverage Level:**

| <b>Time Period</b> | <b>Couple</b> | <b>Family</b> | <b>Parent Plus</b> | <b>Single</b> | <b>Unknown*</b> | <b>Total</b>    |
|--------------------|---------------|---------------|--------------------|---------------|-----------------|-----------------|
| 2009               | \$148,834,766 | \$197,496,335 | \$148,195,132      | \$519,153,082 | \$4,168,576     | \$1,017,847,892 |
| 2010               | \$161,490,560 | \$207,327,688 | \$168,831,673      | \$547,945,617 | \$6,785,286     | \$1,092,380,824 |
| 2011               | \$159,448,230 | \$231,732,200 | \$184,502,900      | \$553,571,504 | \$5,473,567     | \$1,134,728,400 |
| 2012               | \$159,856,516 | \$247,003,535 | \$194,212,198      | \$574,926,707 | \$9,908,778     | \$1,185,907,733 |
| 2013               | \$145,507,029 | \$251,770,711 | \$207,256,121      | \$576,091,144 | \$11,948,229    | \$1,192,573,235 |
| 2014               | \$131,271,014 | \$239,094,807 | \$182,552,523      | \$524,850,024 | \$8,215,648     | \$1,085,984,016 |
| 2015               | \$113,208,974 | \$214,349,184 | \$156,664,737      | \$428,394,907 | \$5,589,272     | \$918,207,074   |
| 2016               | \$115,658,927 | \$232,674,957 | \$157,121,896      | \$448,028,670 | \$6,145,148     | \$959,629,599   |
| Jan 2017           | \$7,841,928   | \$14,618,775  | \$9,255,500        | \$28,927,561  | \$314,196       | \$60,957,961    |
| Feb 2017           | \$8,581,141   | \$15,845,377  | \$10,322,127       | \$29,058,400  | \$203,585       | \$64,010,630    |

*\*Unable to tag claims to a specific coverage level*

## **Claims Costs** *(continued)*

The following represents incurred RX claims only (does not include medical) by Coverage Level for 2009-2016 and monthly year-to-date for 2017.

### **INCURRED Rx CLAIMS (no Med) by Coverage Level:**

| <b>Time Period</b> | <b>Couple</b> | <b>Family</b> | <b>Parent Plus</b> | <b>Single</b> | <b>Unknown*</b> | <b>Total</b>  |
|--------------------|---------------|---------------|--------------------|---------------|-----------------|---------------|
| 2009               | \$51,545,047  | \$59,726,568  | \$37,315,867       | \$166,599,775 | \$579,363       | \$315,766,619 |
| 2010               | \$57,195,759  | \$64,920,207  | \$41,129,813       | \$180,993,674 | \$716,292       | \$344,955,745 |
| 2011               | \$55,944,577  | \$66,704,498  | \$43,290,721       | \$175,791,341 | \$352,568       | \$342,083,705 |
| 2012               | \$54,761,601  | \$70,977,910  | \$47,935,016       | \$179,708,356 | \$366,823       | \$353,749,707 |
| 2013               | \$50,604,750  | \$72,780,959  | \$51,981,507       | \$177,679,696 | -\$153,593      | \$352,893,319 |
| 2014               | \$45,477,497  | \$67,741,378  | \$45,635,023       | \$165,451,246 | \$313,173       | \$324,618,317 |
| 2015               | \$42,956,852  | \$68,807,116  | \$45,209,474       | \$166,347,325 | \$76,235        | \$323,397,001 |
| 2016               | \$48,068,779  | \$80,364,486  | \$49,719,291       | \$184,086,071 | \$210,122       | \$362,448,748 |
| Jan 2017           | \$3,870,155   | \$6,422,418   | \$3,974,491        | \$15,130,099  | \$10,507        | \$29,407,671  |
| Feb 2017           | \$3,822,317   | \$6,161,654   | \$3,910,759        | \$14,254,607  | \$21,770        | \$28,171,107  |

*\*Unable to tag claims to a specific coverage level*

## Medical Claims Utilization

The following is based on medical claims\* (does not include Rx) incurred for Jan-Feb 2017.

| Commonwealth Plan | Admits Per 1000 Acute | Admits Per 1000 Acute Rcnt Sgovt | %Diff from {Rcnt SGovt} | Days LOS Admit Acute | Days LOS Admit Acute Rcnt Sgovt | %Diff from Rcnt SGovt | Days Per 1000 Adm Acute | Days Per 1000 Adm Acute Rcnt Sgovt | %Diff from Rcnt Sgovt |
|-------------------|-----------------------|----------------------------------|-------------------------|----------------------|---------------------------------|-----------------------|-------------------------|------------------------------------|-----------------------|
| LivingWell CDHP   | 50.76                 | 55.95                            | -9.28%                  | 3.98                 | 3.90                            | 2.10%                 | 202.14                  | 246.77                             | -18.08%               |
| LivingWell PPO    | 60.67                 | 57.63                            | 5.27%                   | 4.39                 | 4.25                            | 3.20%                 | 266.22                  | 266.72                             | -0.19%                |
| Standard CDHP     | 35.11                 | 54.10                            | -35.10%                 | 6.44                 | 4.71                            | 36.63%                | 226.01                  | 235.24                             | -3.92%                |
| Standard PPO      | 64.37                 | 59.58                            | 8.05%                   | 4.83                 | 4.49                            | 7.76%                 | 311.14                  | 275.95                             | 12.75%                |
| Average           | 54.35                 | 56.70                            | -4.14%                  | 4.30                 | 4.12                            | 4.51%                 | 233.91                  | 255.25                             | -8.36%                |

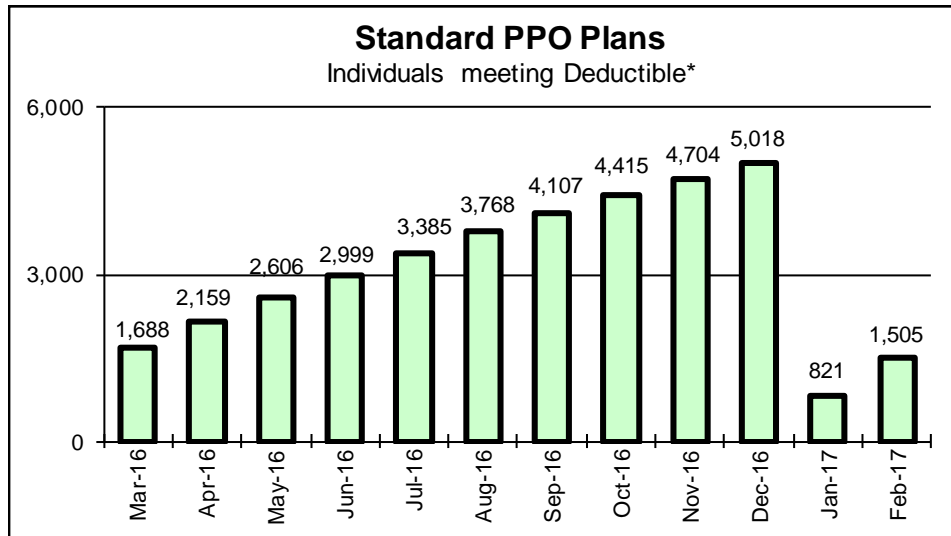
| Commonwealth Plan | Visits Per 1000 Office Med | Visits Per 1000 Office Med Rcnt US | % Diff from Rcnt US | Visits Per 1000 ER | Visits Per 1000 ER Rcnt US | %Diff from Rcnt US |
|-------------------|----------------------------|------------------------------------|---------------------|--------------------|----------------------------|--------------------|
| LivingWell CDHP   | 7,569.59                   | 6,472.72                           | 14.49%              | 159.62             | 228.12                     | -42.91%            |
| LivingWell PPO    | 8,980.21                   | 7,205.37                           | 19.76%              | 182.78             | 229.82                     | -25.74%            |
| Standard CDHP     | 4,371.30                   | 6,410.21                           | -46.64%             | 154.58             | 229.45                     | -48.43%            |
| Standard PPO      | 5,679.11                   | 7,035.60                           | -23.89%             | 224.00             | 229.59                     | -2.50%             |
| Average           | 7,757.81                   | 6,769.11                           | 12.74%              | 172.08             | 228.90                     | -33.02%            |

| Commonwealth Plan | Svcs Per 1000 OP Lab | Svcs Per 1000 OP Lab Rcnt US | %Diff from Rcnt US | Svcs Per 1000 OP Rad | Svcs Per 1000 OP Rad Rcnt US | %Diff from Rcnt US |
|-------------------|----------------------|------------------------------|--------------------|----------------------|------------------------------|--------------------|
| LivingWell CDHP   | 8,183.99             | 8,002.17                     | 2.27%              | 1,855.05             | 2,004.44                     | -7.45%             |
| LivingWell PPO    | 10,559.69            | 9,263.60                     | 13.99%             | 2,478.50             | 2,517.01                     | -1.53%             |
| Standard CDHP     | 5,392.80             | 8,400.89                     | -35.81%            | 1,254.36             | 2,072.35                     | -39.47%            |
| Standard PPO      | 7,917.53             | 9,288.83                     | -14.76%            | 2,005.64             | 2,382.08                     | -15.80%            |
| Average           | 8,852.16             | 8,563.34                     | 3.37%              | 2,053.30             | 2,216.97                     | -7.38%             |

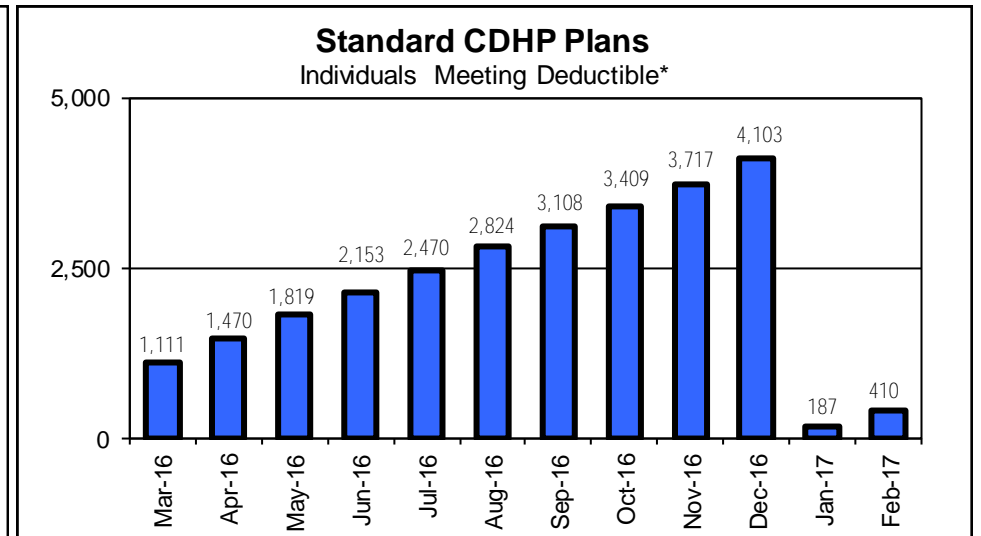
\*Services are tracked by each service, not by each visit. Therefore, if two laboratory services are performed at one visit, it will count as two services.

## Analysis of Individuals and Families Meeting Their Deductibles

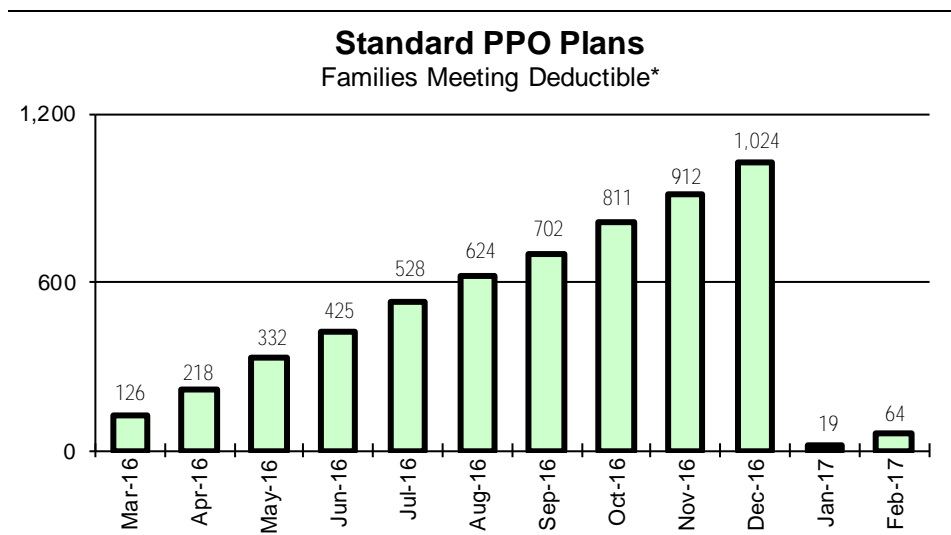
The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.



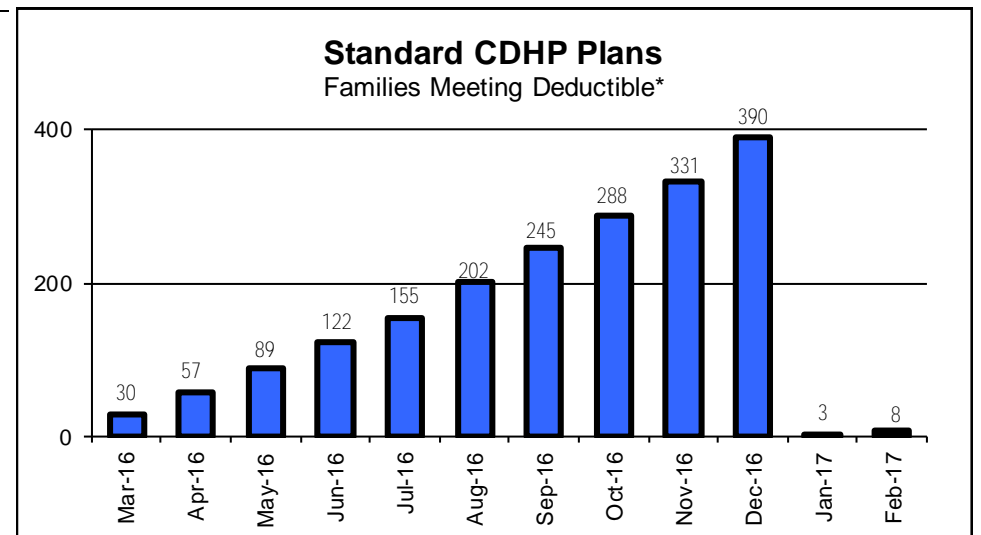
\* 2016 and 2017 Individual Deductible is \$750



\* 2016 and 2017 Individual Deductible is \$1,750



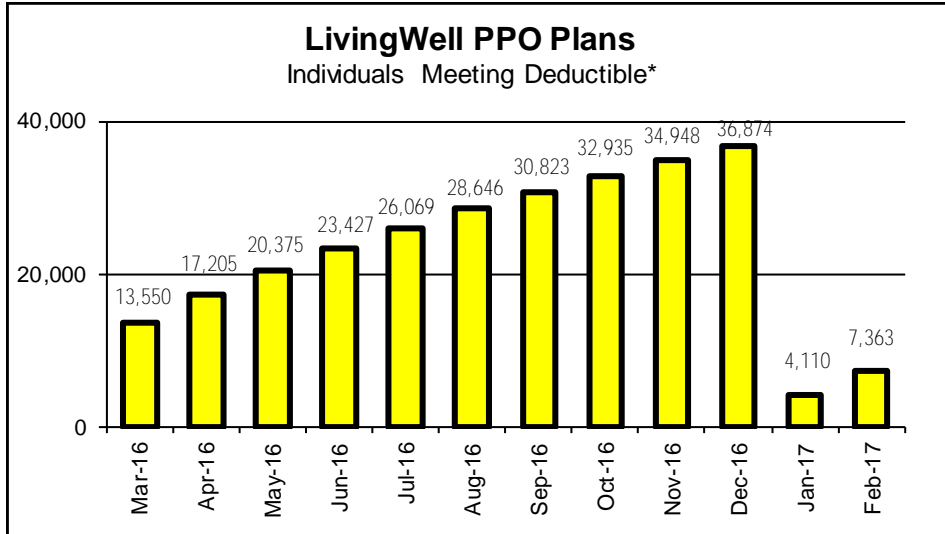
\* 2016 and 2017 Family Deductible is \$1,500



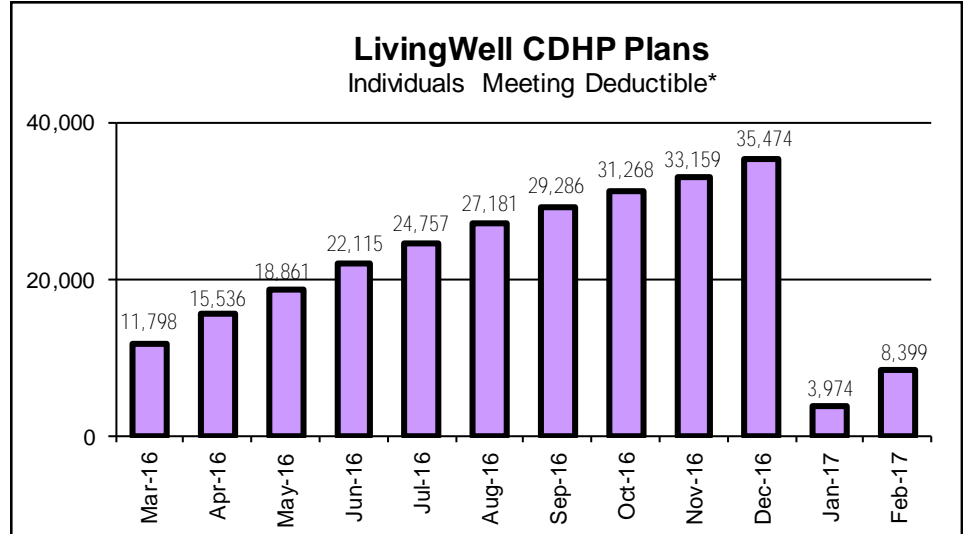
\* 2016 and 2017 Family Deductible is \$3,500

## Analysis of Individuals and Families Meeting Their Deductibles *(continued)*

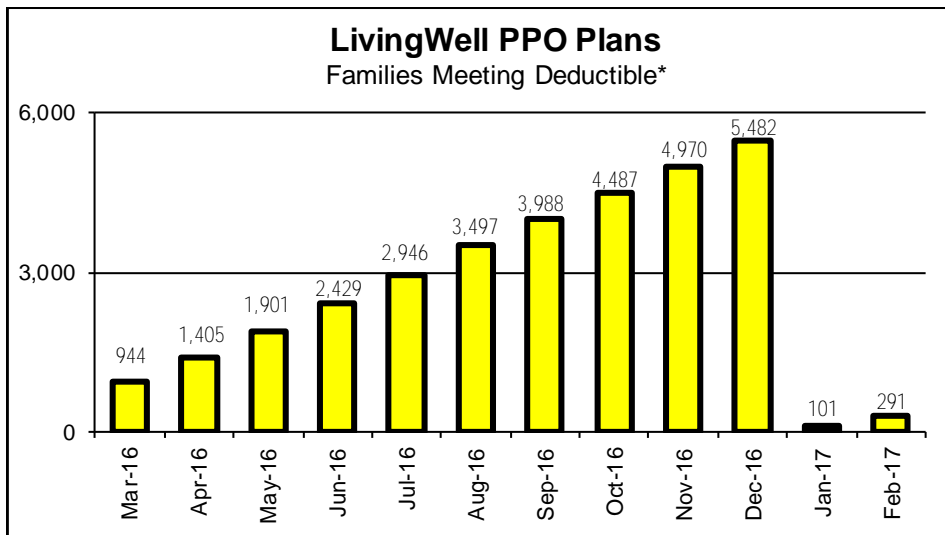
The following details the number of individuals and families by plan that met their deductible for the latest rolling year. This report is based on incurred claims.



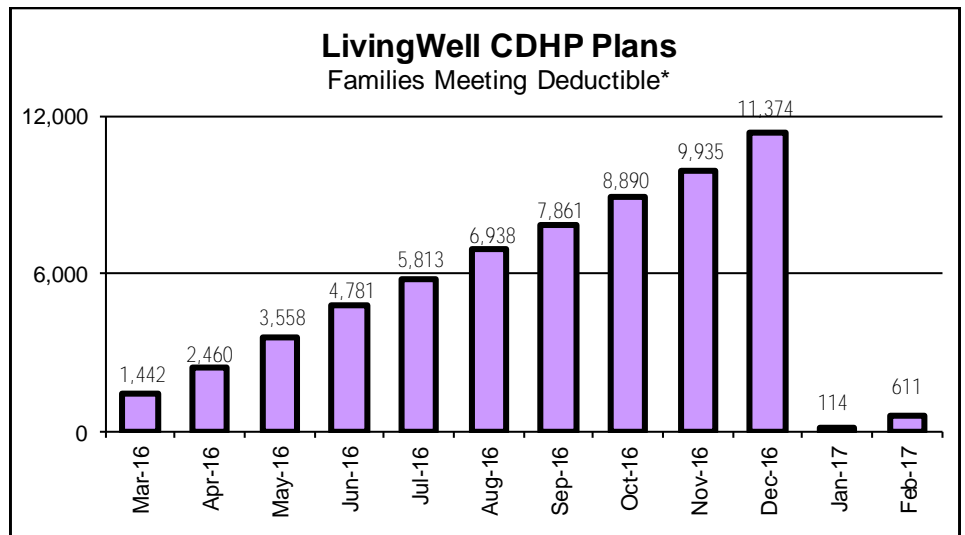
\*2016 Individual Deductible is \$500; 2017 Individual Deductible is \$750



\* 2016 and 2017 Individual Deductible is \$1,250



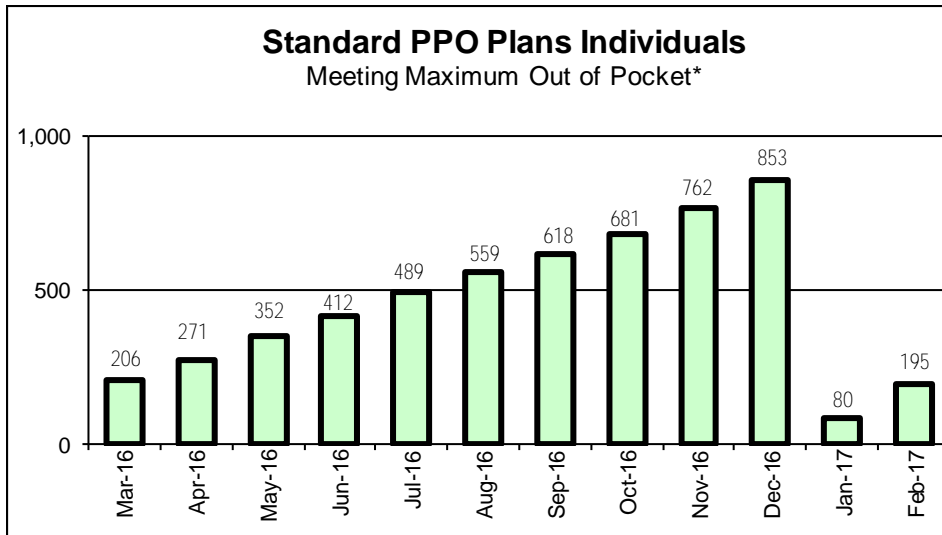
\* 2016 Family Deductible is \$1,000; 2017 Family Deductible is \$1,500



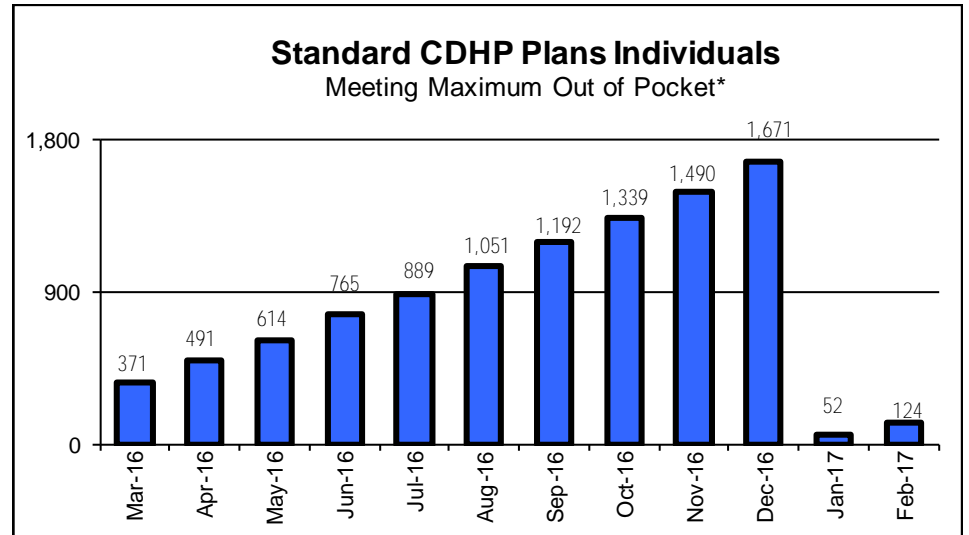
\* 2016 and 2017 Family Deductible is \$2,500

## Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

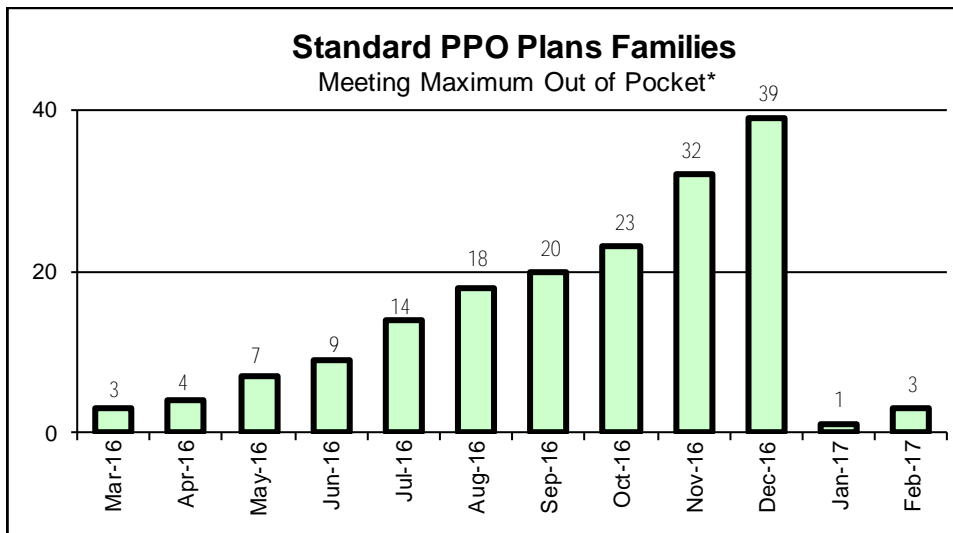
The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.



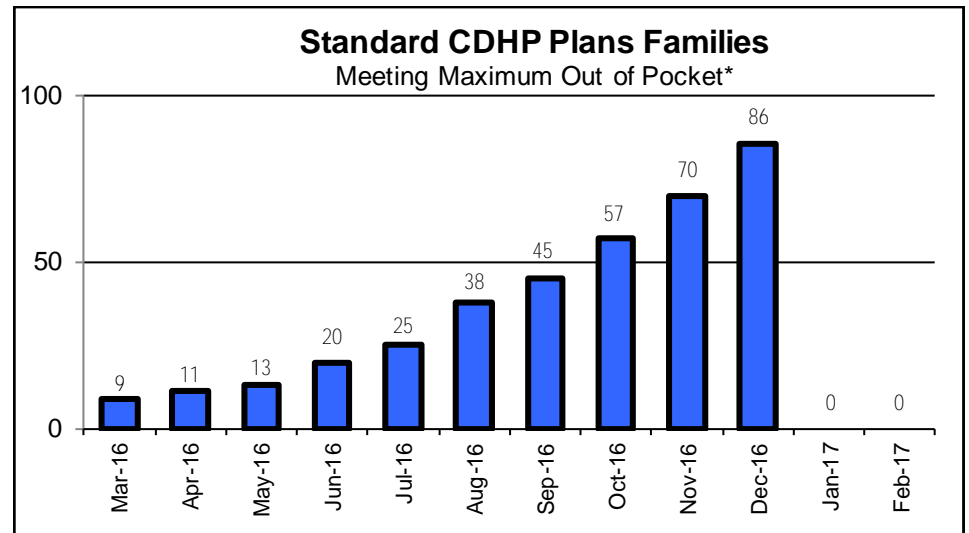
\* 2016 Individual Maximum Out of Pocket is \$3,500; 2017 Individual Maximum Out of Pocket is \$3,750



\* 2016 Individual Maximum Out of Pocket is \$3,500; 2017 Individual Maximum Out of Pocket is \$3,750



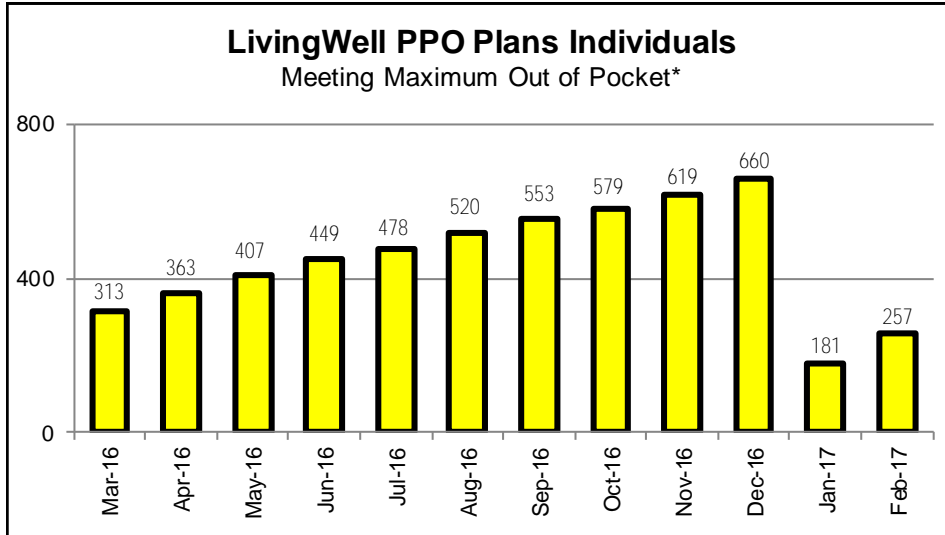
\* 2016 Family Maximum Out of Pocket is \$7,000; 2017 Family Maximum Out of Pocket is \$7,500



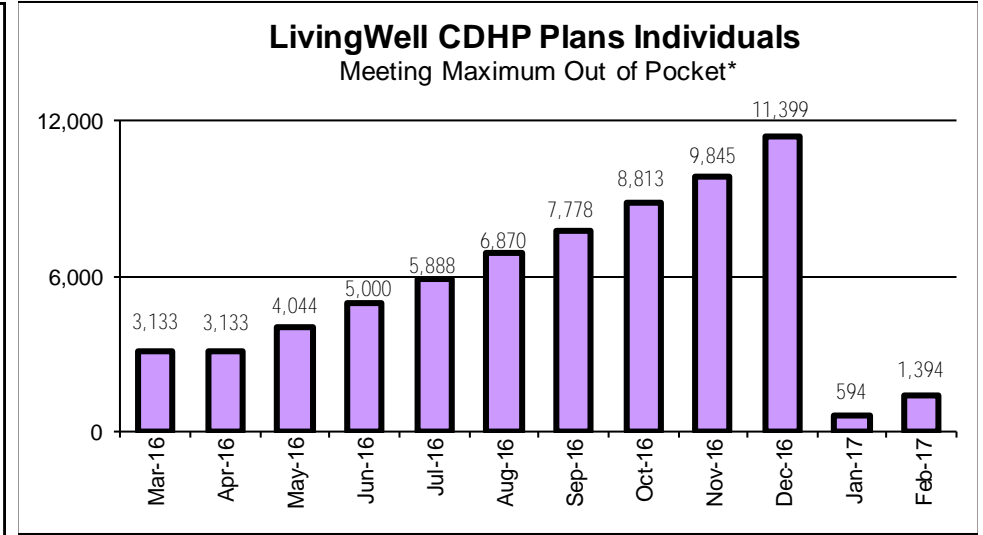
\* 2016 Family Maximum Out of Pocket is \$7,000; 2017 Family Maximum Out of Pocket is \$7,500

## Analysis of Individuals and Families Meeting Their Maximum Out of Pocket Expenses *(continued)*

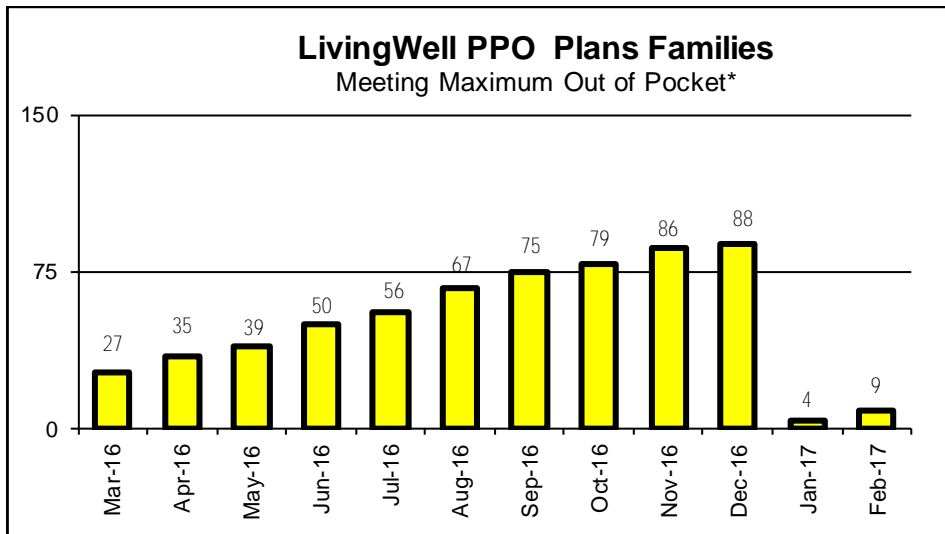
The following details the number of individuals and families by plan that met their maximum out of pocket expense for the latest rolling year. This report is based on incurred claims.



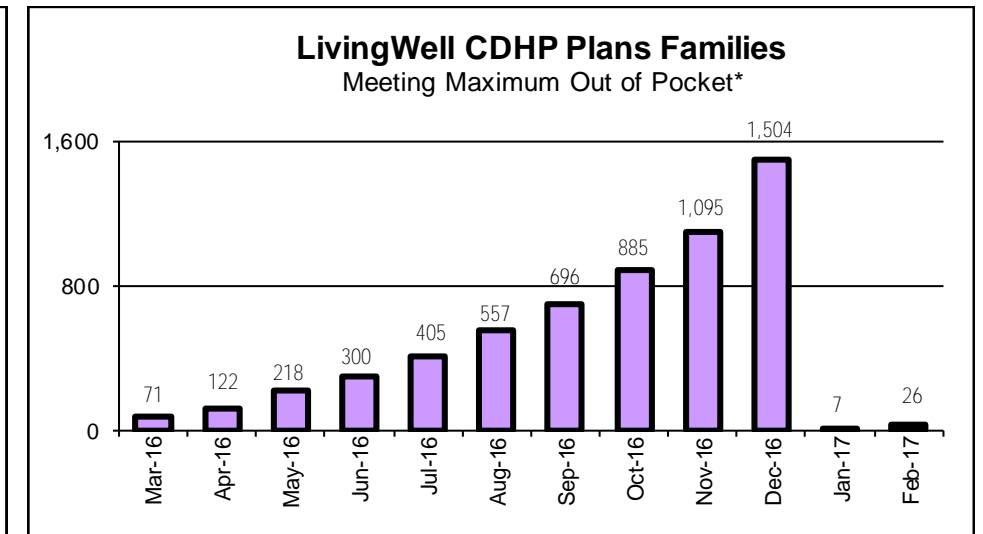
\* 2016 Individual Maximum Out of Pocket is \$2,500; 2017 Individual Maximum Out of Pocket is \$2,750



\* 2016 Individual Max Out of Pocket is \$2,500; 2017 Individual Maximum Out of Pocket is \$2,750



\* 2016 Family Maximum Out of Pocket is \$5,000; 2017 Family Maximum Out of Pocket is \$5,500



\* 2016 Family Maximum Out of Pocket is \$5,000; 2017 Family Maximum Out of Pocket is \$5,500

## Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket (MOOP) expense for the years 2009-2017. This report is based on incurred claims.

| Individuals and Families in CW Standard PPO (2009-13) and Standard PPO (2014— ) |                 |             |                    |                   |              |            |                    |                   |              |
|---|-----------------|-------------|--------------------|-------------------|--------------|------------|--------------------|-------------------|--------------|
|   |                 | Individuals |                    |                   |              | Families   |                    |                   |              |
| Plan year   | Plan Name       | Deductible  | Meeting Deductible | Max Out of Pocket | Meeting MOOP | Deductible | Meeting Deductible | Max Out of Pocket | Meeting MOOP |
| 2009  | CW Standard PPO | \$750       | 32.06%             | \$3,500           | 5.85%        | \$1,500    | 8.74%              | \$7,000           | 1.14%        |
| 2010  | CW Standard PPO | \$500       | 38.12%             | \$3,500           | 4.81%        | \$1,500    | 3.61%              | \$7,000           | 0.73%        |
| 2011  | CW Standard PPO | \$500       | 39.40%             | \$3,500           | 4.55%        | \$1,500    | 3.99%              | \$7,000           | 0.56%        |
| 2012  | CW Standard PPO | \$500       | 40.49%             | \$3,500           | 4.80%        | \$1,500    | 4.98%              | \$7,000           | 0.77%        |
| 2013  | CW Standard PPO | \$600       | 36.86%             | \$3,000           | 6.45%        | \$1,800    | 4.35%              | \$6,000           | 1.62%        |
| 2014  | Standard PPO    | \$750       | 34.91%             | \$3,500           | 6.82%        | \$1,500    | 10.68%             | \$7,000           | 0.82%        |
| 2015  | Standard PPO    | \$750       | 33.28%             | \$3,500           | 5.31%        | \$1,500    | 9.53%              | \$7,000           | 0.30%        |
| 2016  | Standard PPO    | \$750       | 34.24%             | \$3,500           | 5.82%        | \$1,500    | 10.08%             | \$7,000           | 0.38%        |
| 2017  | Standard PPO    | \$750       | 8.15%              | \$3,750           | 1.06%        | \$1,500    | 0.49%              | \$7,500           | 0.02%        |

| Individuals and Families in Capitol Choice (2009-13) and Standard CDHP (2014—) |                |             |                    |                   |              |            |                    |                   |              |
|--|----------------|-------------|--------------------|-------------------|--------------|------------|--------------------|-------------------|--------------|
|  |                | Individuals |                    |                   |              | Families   |                    |                   |              |
| Plan year  | Plan Name      | Deductible  | Meeting Deductible | Max Out of Pocket | Meeting MOOP | Deductible | Meeting Deductible | Max Out of Pocket | Meeting MOOP |
| 2009   | Capitol Choice | \$500       | 27.85%             | \$2,000           | 1.86%        | \$1,500    | 0.59%              | \$6,000           | 0.01%        |
| 2010   | Capitol Choice | \$500       | 25.19%             | \$2,000           | 1.84%        | \$1,500    | 0.49%              | \$6,000           | 0.01%        |
| 2011   | Capitol Choice | \$575       | 24.93%             | \$2,300           | 1.61%        | \$1,725    | 0.45%              | \$6,900           | 0.01%        |
| 2012   | Capitol Choice | \$600       | 25.70%             | \$2,400           | 1.46%        | \$1,800    | 0.55%              | \$7,000           | 0.01%        |
| 2013   | Capitol Choice | \$615       | 25.18%             | \$2,470           | 1.90%        | \$1,850    | 0.52%              | \$7,400           | 0.15%        |
| 2014   | Standard CDHP  | \$1,750     | 20.45%             | \$3,500           | 7.38%        | \$3,500    | 2.41%              | \$7,000           | 0.47%        |
| 2015   | Standard CDHP  | \$1,750     | 18.67%             | \$3,500           | 6.90%        | \$3,500    | 1.88%              | \$7,000           | 0.34%        |
| 2016   | Standard CDHP  | \$1,750     | 19.60%             | \$3,500           | 7.98%        | \$3,500    | 2.14%              | \$7,000           | 0.47%        |
| 2017   | Standard CDHP  | \$1,750     | 2.76%              | \$3,750           | 0.83%        | \$3,500    | 0.08%              | \$7,500           | 0.00%        |

## Historical Analysis of Individuals and Families Meeting Their Deductibles and Maximum Out of Pocket Expenses

(continued)

The following details the number of individuals and families by plan that met their deductibles and/or maximum out of pocket expense for the years 2009-2017. This report is based on incurred claims.

| Individuals and Families in Optimum PPO (2009-13) and LivingWell PPO (2014— ) |                |             |                    |                   |              |            |                    |                   |              |
|---|----------------|-------------|--------------------|-------------------|--------------|------------|--------------------|-------------------|--------------|
|   |                | Individuals |                    |                   |              | Families   |                    |                   |              |
| Plan year   | Plan Name      | Deductible  | Meeting Deductible | Max Out of Pocket | Meeting MOOP | Deductible | Meeting Deductible | Max Out of Pocket | Meeting MOOP |
| 2009  | Optimum PPO    | \$250       | 27.18%             | \$1,125           | 10.05%       | \$500      | 8.42%              | \$2,250           | 1.51%        |
| 2010  | Optimum PPO    | \$300       | 25.80%             | \$1,125           | 10.89%       | \$600      | 7.05%              | \$2,250           | 1.47%        |
| 2011  | Optimum PPO    | \$345       | 25.16%             | \$1,295           | 9.99%        | \$690      | 7.31%              | \$2,590           | 1.36%        |
| 2012  | Optimum PPO    | \$355       | 24.87%             | \$1,350           | 9.93%        | \$720      | 5.51%              | \$2,700           | 1.38%        |
| 2013  | Optimum PPO    | \$370       | 24.86%             | \$1,390           | 11.11%       | \$740      | 7.64%              | \$2,780           | 1.72%        |
| 2014  | LivingWell PPO | \$500       | 11.85%             | \$2,500           | 3.74%        | \$1,000    | 4.70%              | \$3,000           | 0.49%        |
| 2015  | LivingWell PPO | \$500       | 34.97%             | \$2,500           | 0.69%        | \$1,000    | 7.88%              | \$5,000           | 0.16%        |
| 2016  | LivingWell PPO | \$500       | 35.89%             | \$2,500           | 0.64%        | \$1,000    | 7.87%              | \$5,000           | 0.13%        |
| 2017  | LivingWell PPO | \$750       | 7.87%              | \$2,750           | 0.27%        | \$1,500    | 0.49%              | \$5,500           | 0.02%        |

| Individuals and Families in Maximum Choice (2009-13) and LivingWell CDHP (2014— ) |                 |             |                    |                   |              |            |                    |                   |              |
|---|-----------------|-------------|--------------------|-------------------|--------------|------------|--------------------|-------------------|--------------|
|   |                 | Individuals |                    |                   |              | Families   |                    |                   |              |
| Plan year   | Plan Name       | Deductible  | Meeting Deductible | Max Out of Pocket | Meeting MOOP | Deductible | Meeting Deductible | Max Out of Pocket | Meeting MOOP |
| 2009  | Maximum Choice  | \$2,000     | 14.90%             | \$3,000           | 4.52%        | \$3,000    | 15.96%             | \$4,500           | 3.64%        |
| 2010  | Maximum Choice  | \$2,000     | 15.12%             | \$3,000           | 4.91%        | \$3,000    | 16.78%             | \$4,500           | 4.14%        |
| 2011  | Maximum Choice  | \$2,300     | 14.60%             | \$3,455           | 4.53%        | \$3,455    | 18.28%             | \$5,185           | 4.37%        |
| 2012  | Maximum Choice  | \$2,325     | 14.71%             | \$3,550           | 4.16%        | \$3,530    | 18.82%             | \$5,280           | 3.99%        |
| 2013  | Maximum Choice  | \$2,450     | 14.55%             | \$3,700           | 4.04%        | \$3,650    | 19.22%             | \$5,400           | 3.56%        |
| 2014  | LivingWell CDHP | \$1,250     | 29.04%             | \$2,500           | 8.89%        | \$2,500    | 17.39%             | \$5,000           | 2.24%        |
| 2015  | LivingWell CDHP | \$1,250     | 29.30%             | \$2,500           | 8.61%        | \$2,500    | 17.55%             | \$5,000           | 1.89%        |
| 2016  | LivingWell CDHP | \$1,250     | 28.68%             | \$2,500           | 9.21%        | \$2,500    | 17.91%             | \$5,000           | 2.37%        |
| 2017  | LivingWell CDHP | \$1,251     | 6.16%              | \$2,750           | 1.02%        | \$2,501    | 0.95%              | \$5,500           | 0.04%        |

### **Premium (or Premium Equivalent)**

The following details the amount of premium\* (or premium equivalent) paid by the employee and employer for 2009-2016 and monthly through 2017.

| <b>Time Period</b> | <b>Employee Premium Amount</b> | <b>Employer Premium Amount</b> | <b>Total Premium Amount</b> |
|--------------------|--------------------------------|--------------------------------|-----------------------------|
| 2009               | \$210,980,360                  | \$1,190,104,292                | \$1,401,084,653             |
| 2010               | \$223,160,749                  | \$1,325,801,265                | \$1,548,962,014             |
| 2011               | \$274,375,886                  | \$1,324,091,690                | \$1,598,467,575             |
| 2012               | \$271,663,955                  | \$1,332,767,157                | \$1,604,431,112             |
| 2013               | \$271,156,377                  | \$1,329,854,915                | \$1,601,011,292             |
| 2014               | \$265,431,508                  | \$1,348,631,926                | \$1,614,063,434             |
| 2015               | \$256,371,746                  | \$1,362,686,924                | \$1,619,058,670             |
| 2016               | \$254,661,768                  | \$1,380,830,820                | \$1,635,492,588             |
| Jan 2017           | \$21,290,201                   | \$115,191,858                  | \$136,482,059               |
| Feb 2017           | \$21,266,514                   | \$115,000,209                  | \$136,266,723               |
| Mar 2017           | \$21,296,097                   | \$115,123,844                  | \$136,419,940               |
| Apr 2017           | \$21,284,608                   | \$115,057,662                  | \$136,342,270               |
| May 2017           | \$21,277,721                   | \$114,954,888                  | \$136,232,609               |

*\*Premium (or premium equivalent) is based on enrollment using published premium rates—it is NOT based on actual payments received.*

**Prescription Drug Utilization** *(continued)*

The following details the type of prescription filled, the percent that were generic, and the generic efficiency rate for the most recent rolling year. Based on paid claims..

| <b>Time Period:<br/>Paid Month</b> | <b>Generic</b> | <b>Brand Name,<br/>Generic Available</b> | <b>Brand Name</b> | <b>Other*</b> | <b>Total</b> | <b>Scripts Rx %<br/>Generic</b> | <b>Scripts Generic<br/>Efficiency Rx</b> |
|------------------------------------|----------------|--|-------------------|---------------|--------------|---------------------------------|--|
| Jun 2016                           | 313,682        | 9,622                                    | 37,679            | 6,916         | 367,899      | 85.26%                          | 97.02%                                   |
| Jul 2016                           | 301,620        | 10,472                                   | 35,787            | 6,839         | 354,718      | 85.03%                          | 96.64%                                   |
| Aug 2016                           | 328,077        | 9,958                                    | 39,628            | 7,410         | 385,073      | 85.20%                          | 97.05%                                   |
| Sep 2016                           | 321,207        | 9,100                                    | 45,221            | 7,518         | 383,046      | 83.86%                          | 97.24%                                   |
| Oct 2016                           | 321,581        | 9,129                                    | 51,754            | 7,921         | 390,385      | 82.38%                          | 97.24%                                   |
| Nov 2016                           | 333,763        | 10,146                                   | 43,248            | 8,232         | 395,389      | 84.41%                          | 97.05%                                   |
| Dec 2016                           | 364,295        | 9,643                                    | 42,507            | 10,595        | 427,040      | 85.31%                          | 97.42%                                   |
| Jan 2017                           | 339,099        | 8,854                                    | 35,553            | 7,302         | 390,808      | 86.77%                          | 97.46%                                   |
| Feb 2017                           | 323,025        | 8,013                                    | 33,252            | 7,222         | 371,512      | 86.95%                          | 97.58%                                   |
| Mar 2017                           | 356,357        | 9,108                                    | 37,186            | 9,893         | 412,544      | 86.38%                          | 97.51%                                   |
| Apr 2017                           | 307,834        | 8,436                                    | 32,550            | 8,126         | 356,946      | 86.24%                          | 97.33%                                   |
| May 2017                           | 333,976        | 9,114                                    | 36,084            | 9,008         | 388,182      | 86.04%                          | 97.34%                                   |

*\*Includes: Over the Counter (usually items such as diabetic supplies, syringes, and test strips, etc.), Other/Unavailable or Missing (Unable to tag to a specific group).*

**Prescription Drug Utilization** *(continued)*

The following details the number of members and patients utilizing prescription benefits and the associated costs for the most recent rolling year. Based on Incurred Claims.

| Time Period | Members | Patients | Scripts | Scripts Per Member | Scripts Per Patient | Allow Amt* Per Script | Net Pay Per Script | Member Cost Per Script | Patient Cost Per Script |
|-------------|---------|----------|---------|--------------------|---------------------|-----------------------|--------------------|------------------------|-------------------------|
| Mar 2016    | 263,186 | 161,334  | 402,814 | 1.53               | 2.97                | \$86.85               | \$71.55            | \$23.21                | \$37.87                 |
| Apr 2016    | 263,164 | 153,469  | 368,257 | 1.40               | 2.86                | \$89.24               | \$76.20            | \$18.07                | \$30.98                 |
| May 2016    | 262,858 | 151,894  | 371,753 | 1.41               | 2.91                | \$90.63               | \$78.74            | \$16.65                | \$28.82                 |
| Jun 2016    | 262,376 | 153,108  | 368,933 | 1.41               | 2.93                | \$96.28               | \$84.88            | \$15.84                | \$27.14                 |
| Jul 2016    | 261,289 | 150,482  | 353,306 | 1.35               | 2.88                | \$96.31               | \$85.76            | \$14.10                | \$24.49                 |
| Aug 2016    | 260,476 | 155,581  | 382,608 | 1.47               | 2.98                | \$96.37               | \$86.38            | \$14.48                | \$24.25                 |
| Sep 2016    | 258,436 | 154,361  | 378,358 | 1.46               | 2.93                | \$93.63               | \$84.39            | \$13.28                | \$22.23                 |
| Oct 2016    | 261,826 | 162,654  | 389,882 | 1.49               | 2.95                | \$92.00               | \$83.20            | \$12.90                | \$20.77                 |
| Nov 2016    | 262,073 | 159,609  | 394,246 | 1.50               | 2.97                | \$93.32               | \$84.67            | \$12.82                | \$21.04                 |
| Dec 2016    | 262,215 | 159,112  | 426,745 | 1.63               | 3.14                | \$93.78               | \$85.36            | \$13.48                | \$22.22                 |
| Jan 2017    | 263,262 | 156,564  | 386,205 | 1.47               | 2.94                | \$93.14               | \$76.15            | \$24.74                | \$41.60                 |
| Feb 2017    | 263,088 | 157,298  | 371,052 | 1.41               | 2.81                | \$90.79               | \$75.92            | \$20.81                | \$34.80                 |

*\*\*Allow Amt" is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.*

## **Prescription Drug Utilization** *(continued)*

The following Top 25 Drug Analysis is based on Rx claims incurred Jan-Feb 2017.

| <b>Prev Rank</b> | <b>Curr Rank</b> | <b>Product Name</b>    | <b>Brand/Generic</b>          | <b>Therapeutic Class General</b> | <b>Net Pay Rx</b> | <b>Net Pay Rx as % of All Drugs</b> | <b>Scripts Rx</b> | <b>Net Pay Per Day Supply Rx</b> | <b>Patients Rx</b> |
|------------------|------------------|------------------------|-------------------------------|----------------------------------|-------------------|-------------------------------------|-------------------|----------------------------------|--------------------|
| 1                | 1                | HUMIRA                 | Single source brand           | Immunosuppressants               | \$4,228,942.89    | 7.33%                               | 631               | \$160.26                         | 424                |
| 2                | 2                | ENBREL                 | Single source brand           | Immunosuppressants               | \$2,108,801.34    | 3.66%                               | 338               | \$146.93                         | 233                |
| 6                | 3                | JANUVIA                | Single source brand           | Hormones & Synthetic Subst       | \$1,047,556.71    | 1.82%                               | 2,391             | \$11.24                          | 1,561              |
| 3                | 4                | METFORMIN HCL          | Multisource generic           | Hormones & Synthetic Subst       | \$1,025,553.52    | 1.78%                               | 15,489            | \$1.59                           | 10,668             |
| 5                | 5                | COPAXONE               | Multisource brand, no generic | Misc Therapeutic Agents          | \$1,017,652.37    | 1.77%                               | 94                | \$195.18                         | 71                 |
| 8                | 6                | NOVOLOG FLEXPEN        | Single source brand           | Hormones & Synthetic Subst       | \$988,138.09      | 1.71%                               | 1,218             | \$20.88                          | 943                |
| 11               | 7                | VICTOZA                | Single source brand           | Hormones & Synthetic Subst       | \$934,897.48      | 1.62%                               | 1,230             | \$20.71                          | 839                |
| 4                | 8                | GILENYA                | Single source brand           | Misc Therapeutic Agents          | \$900,149.14      | 1.56%                               | 71                | \$215.86                         | 53                 |
| 10               | 9                | NOVOLOG                | Single source brand           | Hormones & Synthetic Subst       | \$897,956.64      | 1.56%                               | 1,070             | \$22.16                          | 764                |
| 7                | 10               | STELARA                | Single source brand           | Immunosuppressants               | \$890,259.55      | 1.54%                               | 73                | \$166.97                         | 76                 |
| 9                | 11               | TECFIDERA              | Single source brand           | Misc Therapeutic Agents          | \$882,200.29      | 1.53%                               | 98                | \$213.09                         | 63                 |
| 13               | 12               | FARXIGA                | Single source brand           | Hormones & Synthetic Subst       | \$770,303.39      | 1.34%                               | 1,702             | \$12.68                          | 1,076              |
| 20               | 13               | HUMATROPE              | Multisource brand, no generic | Hormones & Synthetic Subst       | \$750,319.69      | 1.30%                               | 64                | \$166.96                         | 58                 |
| 16               | 14               | JARDIANCE              | Single source brand           | Hormones & Synthetic Subst       | \$684,985.62      | 1.19%                               | 1,506             | \$12.87                          | 955                |
| 12               | 15               | HARVONI                | Single source brand           | Anti-Infective Agents            | \$659,733.64      | 1.14%                               | 21                | \$1,122.00                       | 14                 |
| 14               | 16               | LEVEMIR FLEXTOUCH      | Single source brand           | Hormones & Synthetic Subst       | \$656,266.92      | 1.14%                               | 1,056             | \$15.67                          | 772                |
| 15               | 17               | TRESIBA                | Single source brand           | Hormones & Synthetic Subst       | \$653,172.83      | 1.13%                               | 843               | \$19.84                          | 652                |
| 17               | 18               | TRULICITY              | Single source brand           | Hormones & Synthetic Subst       | \$645,262.69      | 1.12%                               | 953               | \$20.15                          | 591                |
| 18               | 19               | ESOMEPRAZOLE MAGNESIUM | Multisource generic           | Gastrointestinal Drugs           | \$630,596.60      | 1.09%                               | 2,539             | \$6.20                           | 1,801              |
| 19               | 20               | XOLAIR                 | Other/unavailable             | Immunosuppressants               | \$559,484.82      | 0.97%                               | 163               | \$93.12                          | 112                |
| 21               | 21               | ONE TOUCH ULTRA        | Other/unavailable             | Diagnostic Agents                | \$497,905.97      | 0.86%                               | 3,587             | \$3.55                           | 2,860              |
| -                | 22               | KALYDECO               | Single source brand           | Respiratory Tract Agents         | \$464,456.83      | 0.81%                               | 14                | \$829.39                         | 10                 |
| 22               | 23               | DULOXETINE HCL         | Multisource generic           | Central Nervous System           | \$464,370.34      | 0.81%                               | 5,658             | \$2.21                           | 3,473              |
| 24               | 24               | SAXENDA                | Single source brand           | Hormones & Synthetic Subst       | \$422,988.72      | 0.73%                               | 369               | \$33.81                          | 273                |
| -                | 25               | IMATINIB MESYLATE      | Multisource generic           | Antineoplastic Agents            | \$413,800.42      | 0.72%                               | 37                | \$306.52                         | 21                 |

\*"Product Name" includes all strengths/formulations of a drug

**Prescription Drug Utilization** *(continued)*

In summary, the top 25 drugs represent 5.39% of total scripts and 40.23% of total Rx expenditures.

| Summary                       | Net Pay Rx   | Scripts Rx | Days Supply Rx |
|-------------------------------|--------------|------------|----------------|
| Top Drugs                     | \$23,195,757 | 41,215     | 1,627,745      |
| All Product Names             | \$57,654,570 | 764,033    | 24,042,343     |
| Top Drugs as Pct of All Drugs | 40.23%       | 5.39%      | 6.77%          |

## Utilization

The top 25 clinical conditions based on incurred claims for Jan-Feb 2017.

| Prev Rank | Curr Rank | Clinical Condition             | Net Pay Med | Net Pay IP Acute | Net Pay OP Med | Admits Per 1000 Acute | Days LOS Admit Acute | Visits Per 1000 Office Med | Visits Per 1000 ER | Patients Med | Net Pay Per Pat Med |
|-----------|-----------|--------------------------------|-------------|------------------|----------------|-----------------------|----------------------|----------------------------|--------------------|--------------|---------------------|
| 1         | 1         | Prevent/Admin Hlth Encounters  | \$9,741,732 | \$24,986         | \$9,714,027    | 0.00                  | 0.00                 | 813.98                     | 0.32               | 37,375       | \$260.65            |
| 2         | 2         | Coronary Artery Disease        | \$4,960,470 | \$2,815,023      | \$2,131,095    | 1.76                  | 4.03                 | 30.53                      | 2.14               | 1,431        | \$3,466.44          |
| 4         | 3         | Signs/Symptoms/Oth Cond, NEC   | \$4,907,670 | \$808,741        | \$3,986,083    | 0.96                  | 5.88                 | 473.18                     | 9.48               | 25,076       | \$195.71            |
| 3         | 4         | Osteoarthritis                 | \$4,493,465 | \$2,982,673      | \$1,498,699    | 2.30                  | 1.96                 | 124.02                     | 0.21               | 4,394        | \$1,022.64          |
| 5         | 5         | Chemotherapy Encounters        | \$3,864,416 | \$230,551        | \$3,633,866    | 0.34                  | 3.07                 | 1.60                       | 0.00               | 264          | \$14,637.94         |
| 6         | 6         | Gastroint Disord, NEC          | \$3,691,701 | \$1,226,010      | \$2,465,604    | 1.19                  | 5.60                 | 144.68                     | 14.36              | 7,490        | \$492.88            |
| 7         | 7         | Pregnancy without Delivery     | \$3,256,915 | \$2,524,727      | \$731,531      | 0.48                  | 3.14                 | 84.22                      | 3.90               | 2,482        | \$1,312.21          |
| 9         | 8         | Spinal/Back Disord, Low Back   | \$3,214,916 | \$1,368,296      | \$1,846,620    | 0.68                  | 2.83                 | 494.80                     | 3.08               | 9,721        | \$330.72            |
| 8         | 9         | Respiratory Disord, NEC        | \$3,144,522 | \$1,212,162      | \$1,925,390    | 0.34                  | 2.00                 | 85.27                      | 9.67               | 5,615        | \$560.02            |
| 13        | 10        | Infections, NEC                | \$2,706,533 | \$2,475,658      | \$230,810      | 0.07                  | 7.33                 | 69.72                      | 1.71               | 3,839        | \$705.01            |
| 12        | 11        | Arthropathies/Joint Disord NEC | \$2,691,390 | \$226,815        | \$2,461,185    | 0.32                  | 3.14                 | 485.36                     | 4.10               | 12,413       | \$216.82            |
| 10        | 12        | Cancer - Breast                | \$2,565,943 | \$53,274         | \$2,507,242    | 0.14                  | 3.83                 | 22.55                      | 0.07               | 857          | \$2,994.10          |
| 11        | 13        | Condition Rel to Tx - Med/Surg | \$2,550,608 | \$1,901,494      | \$643,633      | 1.25                  | 6.53                 | 5.49                       | 1.19               | 783          | \$3,257.48          |
| 14        | 14        | Cardiac Arrhythmias            | \$2,456,001 | \$757,107        | \$1,698,852    | 0.80                  | 3.40                 | 33.67                      | 2.01               | 1,587        | \$1,547.57          |
| 16        | 15        | Newborns, w/wo Complication    | \$2,191,594 | \$2,102,326      | \$89,268       | 7.89                  | 3.02                 | 6.84                       | 0.16               | 496          | \$4,418.54          |
| 15        | 16        | Spinal/Back Disord, Ex Low     | \$1,850,579 | \$371,140        | \$1,479,354    | 0.25                  | 2.09                 | 464.25                     | 1.98               | 8,379        | \$220.86            |
| 17        | 17        | Renal Function Failure         | \$1,832,170 | \$240,085        | \$1,589,331    | 0.11                  | 2.00                 | 14.89                      | 0.48               | 894          | \$2,049.41          |
| 18        | 18        | Diabetes                       | \$1,805,946 | \$363,187        | \$1,427,124    | 1.60                  | 6.59                 | 229.26                     | 1.66               | 9,756        | \$185.11            |
| 19        | 19        | Cardiovasc Disord, NEC         | \$1,757,273 | \$315,295        | \$1,441,900    | 0.32                  | 3.57                 | 66.21                      | 8.44               | 3,924        | \$447.83            |
| 24        | 20        | Cerebrovascular Disease        | \$1,693,061 | \$1,122,279      | \$563,450      | 1.23                  | 5.24                 | 7.71                       | 1.23               | 470          | \$3,602.26          |
| 22        | 21        | Infections - ENT Ex Otitis Med | \$1,634,339 | \$65,593         | \$1,568,598    | 0.14                  | 2.17                 | 823.53                     | 4.74               | 32,078       | \$50.95             |
| 21        | 22        | Urinary Tract Calculus         | \$1,535,293 | \$139,430        | \$1,395,862    | 0.30                  | 2.31                 | 16.87                      | 4.79               | 843          | \$1,821.23          |
| 25        | 23        | Radiation Therapy Encounters   | \$1,410,067 | \$0              | \$1,410,067    | 0.00                  | 0.00                 | 1.87                       | 0.00               | 91           | \$15,495.24         |
| -         | 24        | Cholecystitis/Cholelithiasis   | \$1,313,762 | \$210,606        | \$1,103,156    | 0.46                  | 3.10                 | 4.13                       | 1.07               | 355          | \$3,700.74          |
| -         | 25        | Fracture/Disloc - Upper Extrem | \$1,293,445 | \$192,214        | \$1,097,431    | 0.16                  | 2.14                 | 61.83                      | 5.56               | 1,544        | \$837.72            |

NOTE: Medical payments represent only the payments made for the specified condition.

**Utilization** *(continued)*

In Summary, the top clinical conditions represent more than 58.07% of total paid claims for all clinical conditions.

| Summary   | Net Pay Med   | Net Pay IP<br>Acute | Net Pay OP<br>Med | Admits Per<br>1000 Acute | Days LOS<br>Admit Acute | Visits Per<br>1000 Office<br>Med | Visits<br>Per 1000<br>ER |
|---|---------------|---------------------|-------------------|--------------------------|-------------------------|----------------------------------|--------------------------|
| Top Clinical Conditions   | \$72,563,812  | \$23,729,672        | \$48,640,177      | 23.07                    | 3.40                    | 4,566.43                         | 82.35                    |
| All Clinical Conditions   | \$124,968,591 | \$41,756,207        | \$82,740,842      | 56.34                    | 5.22                    | 8,784.41                         | 173.84                   |
| Top Clinical Conditions<br>as Pct of All Clinical<br>Conditions | 58.07%        | 56.83%              | 58.79%            | 40.96%                   | 65.16%                  | 51.98%                           | 47.37%                   |

### **Claims Lag Analysis**

The following claims lag information is based on medical claims (does not include Rx) incurred Jan-Feb 2017.

| <b>Plan</b>     | <b>Number of Medical Claims</b> | <b>Avg Days Lag Per Claim</b> | <b>% Claims Paid Within 30 Days</b> | <b>% Claims Paid Within 60 Days</b> | <b>% Claims Paid Within 90 Days</b> |
|-----------------|---------------------------------|-------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| LivingWell CDHP | 624,248                         | 15                            | 92.13%                              | 97.84%                              | 99.38%                              |
| LivingWell PPO  | 541,079                         | 15                            | 92.17%                              | 97.89%                              | 99.42%                              |
| Standard CDHP   | 42,481                          | 17                            | 89.93%                              | 96.69%                              | 99.07%                              |
| Standard PPO    | 80,495                          | 18                            | 89.32%                              | 96.81%                              | 99.08%                              |
| Missing         | 2,082                           | 22                            | 86.41%                              | 96.82%                              | 99.27%                              |
| All Plans       | 1,290,385                       | 14                            | 91.89%                              | 97.76%                              | 99.37%                              |

*\*Missing means the claims could not be tagged to a specific plan.*

### **Claims Lag Analysis** *(continued)*

The following claims lag information is based on all claims (**Medical and Rx**) incurred and paid during the most recent rolling year.

|               | Month Paid      |                 |                 |                 |                 |                 |
|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Service Month | Jun-16          | Jul-16          | Aug-16          | Sep-16          | Oct-16          | Nov-16          |
| Mar 2016      | \$2,316,324.63  | \$1,730,018.08  | \$754,110.71    | \$661,097.21    | \$266,118.60    | \$304,011.99    |
| Apr 2016      | \$6,670,953.52  | \$3,762,699.26  | \$1,763,038.72  | \$755,990.50    | \$928,773.30    | \$149,113.41    |
| May 2016      | \$33,851,430.03 | \$12,171,068.76 | \$2,658,225.77  | \$3,075,837.86  | \$580,295.48    | \$455,454.75    |
| Jun 2016      | \$53,254,076.08 | \$48,803,863.40 | \$8,083,610.90  | \$5,092,147.20  | \$1,442,546.28  | \$1,284,602.98  |
| Jul 2016      | \$5,932.58      | \$61,299,267.27 | \$36,603,659.24 | \$9,394,237.20  | \$2,188,685.56  | \$871,308.69    |
| Aug 2016      | \$0.00          | \$9,323.74      | \$59,276,366.76 | \$47,254,274.83 | \$6,396,295.46  | \$1,756,064.81  |
| Sep 2016      | \$0.00          | \$0.00          | \$8,372.67      | \$60,464,388.63 | \$37,448,451.18 | \$5,943,318.60  |
| Oct 2016      | \$0.00          | \$0.00          | \$0.00          | \$7,818.31      | \$63,929,593.93 | \$38,332,667.88 |
| Nov 2016      | \$0.00          | \$0.00          | \$0.00          | \$0.00          | \$5,310.10      | \$60,077,471.90 |
| Dec 2016      | \$0.00          | \$0.00          | \$0.00          | \$0.00          | \$0.00          | \$7,996.96      |
| Jan 2017      | \$0.00          | \$0.00          | \$0.00          | \$0.00          | \$0.00          | \$0.00          |
| Feb 2017      | \$0.00          | \$0.00          | \$0.00          | \$0.00          | \$0.00          | \$0.00          |

|               | Month Paid      |                 |                 |                 |                |                |
|---------------|-----------------|-----------------|-----------------|-----------------|----------------|----------------|
| Service Month | Dec-16          | Jan-17          | Feb-17          | Mar-17          | Apr-17         | May-17         |
| Mar 2016      | \$64,548.51     | \$95,062.65     | \$70,187.34     | (\$32,479.89)   | \$60,174.15    | \$554,098.27   |
| Apr 2016      | \$296,391.53    | \$452,007.09    | \$42,196.95     | \$95,363.22     | (\$18,178.76)  | \$143,109.28   |
| May 2016      | \$128,417.53    | \$171,669.84    | \$96,691.19     | \$42,819.40     | \$71,814.55    | \$18,636.27    |
| Jun 2016      | \$339,478.78    | \$287,978.72    | \$127,273.63    | \$265,183.66    | (\$88,092.04)  | \$69,559.95    |
| Jul 2016      | \$727,876.86    | \$370,893.07    | \$251,444.82    | \$115,339.22    | \$22,568.96    | \$12,397.79    |
| Aug 2016      | \$1,919,336.53  | \$1,021,855.44  | \$386,484.62    | \$395,178.26    | \$88,587.07    | \$875,701.33   |
| Sep 2016      | \$2,712,450.09  | \$1,002,124.68  | \$856,402.54    | \$599,617.71    | \$386,828.46   | \$85,522.51    |
| Oct 2016      | \$9,092,844.85  | \$1,676,974.54  | \$1,228,152.63  | \$1,330,613.92  | \$574,448.82   | \$300,896.72   |
| Nov 2016      | \$50,179,169.97 | \$5,029,682.28  | \$2,635,929.78  | \$1,429,281.08  | \$534,805.79   | \$752,858.50   |
| Dec 2016      | \$79,137,812.70 | \$44,872,439.43 | \$7,523,976.80  | \$3,558,952.58  | \$861,497.88   | \$734,131.89   |
| Jan 2017      | \$395.08        | \$46,950,216.42 | \$33,528,845.25 | \$7,073,989.95  | \$1,711,471.54 | \$1,100,713.46 |
| Feb 2017      | \$0.00          | \$1,159.16      | \$48,625,156.32 | \$37,083,140.62 | \$4,307,980.25 | \$2,164,300.78 |

### Claims Distribution Based on Age/Gender

The following is based on claims incurred Jan-Feb 2017.

|              | Female         |                         |                    | Male           |                        |                    |
|--------------|----------------|-------------------------|--------------------|----------------|------------------------|--------------------|
| Age Group    | Members Avg    | Net Pay Med and Rx      | Net Pay Per Member | Members Avg    | Net Pay Med and Rx     | Net Pay Per Member |
| Ages < 1     | 1,266          | \$2,158,029.47          | \$1,705.28         | 1,311          | \$2,902,058.84         | \$2,214.47         |
| Ages 1-4     | 5,191          | \$1,718,758.24          | \$331.14           | 5,441          | \$1,289,192.55         | \$236.94           |
| Ages 5-9     | 7,672          | \$1,224,146.13          | \$159.56           | 8,136          | \$1,495,418.19         | \$183.80           |
| Ages 10-14   | 8,908          | \$1,976,499.96          | \$221.88           | 9,242          | \$2,195,608.46         | \$237.58           |
| Ages 15-17   | 5,654          | \$2,427,799.15          | \$429.43           | 5,965          | \$1,954,958.54         | \$327.74           |
| Ages 18-19   | 3,883          | \$1,168,216.06          | \$300.85           | 4,055          | \$1,258,116.36         | \$310.26           |
| Ages 20-24   | 9,387          | \$3,264,475.02          | \$347.78           | 8,859          | \$2,056,928.59         | \$232.20           |
| Ages 25-29   | 8,314          | \$3,628,351.79          | \$436.41           | 4,849          | \$1,467,184.93         | \$302.57           |
| Ages 30-34   | 9,432          | \$5,176,946.06          | \$548.90           | 5,339          | \$1,798,708.80         | \$336.90           |
| Ages 35-39   | 11,202         | \$6,486,290.20          | \$579.03           | 6,518          | \$2,238,492.94         | \$343.43           |
| Ages 40-44   | 12,192         | \$8,153,068.60          | \$668.72           | 7,147          | \$3,851,623.18         | \$538.95           |
| Ages 45-49   | 14,532         | \$10,630,632.89         | \$731.56           | 8,845          | \$5,575,923.69         | \$630.44           |
| Ages 50-54   | 15,211         | \$14,223,555.73         | \$935.08           | 9,670          | \$10,785,050.22        | \$1,115.31         |
| Ages 55-59   | 17,647         | \$19,851,403.41         | \$1,124.95         | 10,569         | \$12,047,197.45        | \$1,139.92         |
| Ages 60-64   | 19,821         | \$24,365,085.23         | \$1,229.29         | 12,109         | \$17,614,311.87        | \$1,454.71         |
| Ages 65-74   | 2,506          | \$3,553,669.18          | \$1,418.06         | 1,975          | \$3,388,810.24         | \$1,715.85         |
| Ages 75-84   | 161            | \$279,276.26            | \$1,734.64         | 163            | \$260,583.56           | \$1,598.67         |
| Ages 85+     | 7              | \$3,898.40              | \$556.91           | 3              | \$9,319.60             | \$3,106.53         |
| <b>Total</b> | <b>152,982</b> | <b>\$110,290,101.78</b> | <b>\$720.94</b>    | <b>110,193</b> | <b>\$72,189,488.01</b> | <b>\$655.12</b>    |

### **Allowed Amount Distribution**

The following table shows the distribution of members for whom the amounts of charges within the specified ranges were allowed. The data appears for the years of 2009—2016 and year to date for 2017.

| <b>Allowed Amount</b>       | <b>2009</b>    | <b>2010</b>    | <b>2011</b>    | <b>2012</b>    | <b>2013</b>    | <b>2014</b>    | <b>2015</b>    | <b>2016</b>    | <b>2017</b>    |
|-----------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| less than 0.00              | 22             | 42             | 63             | 105            | 5816           | 22             | 4              | 2              | 0              |
| \$0.00 - \$499.99           | 53,160         | 57,392         | 58,044         | 60,353         | 60,320         | 66,180         | 72,746         | 72,652         | 126,692        |
| \$500.00 - \$999.99         | 34,982         | 34,386         | 36,012         | 36,453         | 36,748         | 39,137         | 39,856         | 40,941         | 25,374         |
| \$1,000.00 - \$1,999.99     | 43,452         | 42,988         | 44,147         | 44,299         | 43,463         | 43,065         | 41,243         | 40,900         | 16,972         |
| \$2,000.00 - \$4,999.99     | 59,566         | 60,341         | 60,339         | 60,139         | 57,291         | 51,911         | 49,205         | 48,610         | 12,340         |
| \$5,000.00 - \$9,999.99     | 35,696         | 36,028         | 36,375         | 36,025         | 34,307         | 29,515         | 26,832         | 27,286         | 4,318          |
| \$10,000.00 - \$14,999.99   | 14,198         | 14,874         | 15,009         | 15,273         | 14,743         | 12,825         | 11,366         | 11,661         | 1,848          |
| \$15,000.00 - \$19,999.99   | 6,849          | 7,184          | 7,339          | 7,651          | 7,573          | 6,755          | 5,612          | 6,145          | 878            |
| \$20,000.00 - \$29,999.99   | 6,475          | 6,960          | 7,131          | 7,114          | 7,271          | 6,374          | 5,614          | 5,918          | 862            |
| \$30,000.00 - \$49,999.99   | 4,451          | 4,935          | 5,155          | 5,306          | 5,387          | 5,272          | 4,470          | 4,825          | 575            |
| \$50,000.00 - \$74,999.99   | 1,773          | 2,022          | 2,256          | 2,391          | 2,530          | 2,520          | 2,222          | 2,338          | 223            |
| \$75,000.00 - \$99,999.99   | 688            | 829            | 839            | 914            | 1017           | 1,037          | 946            | 1,118          | 89             |
| \$100,000.00 - \$149,999.99 | 545            | 651            | 707            | 789            | 801            | 846            | 779            | 887            | 54             |
| \$150,000.00 - \$199,999.99 | 203            | 225            | 274            | 296            | 350            | 344            | 319            | 326            | 19             |
| \$200,000.00 - \$249,999.99 | 116            | 117            | 118            | 136            | 147            | 179            | 148            | 170            | 11             |
| over \$249,999.99           | 166            | 196            | 259            | 268            | 295            | 326            | 231            | 246            | 6              |
| <b>Total</b>                | <b>262,342</b> | <b>269,170</b> | <b>274,067</b> | <b>277,512</b> | <b>278,059</b> | <b>266,308</b> | <b>261,593</b> | <b>264,025</b> | <b>190,261</b> |

## **Summary of Enrollment and Claims**

The following provides a summary of members, incurred medical claims, and incurred Rx claims for the most recent rolling year.

| <b>Time Period</b> | <b>Members</b> | <b>Net Pay Med and Rx</b> | <b>Net Pay Med</b> | <b>Net Pay Rx</b> | <b>Claims Paid</b> | <b>Claims Paid Med</b> | <b>Scripts Rx</b> |
|--------------------|----------------|---------------------------|--------------------|-------------------|--------------------|------------------------|-------------------|
| Mar 2016           | 263,186        | \$106,626,889.32          | \$77,803,831.96    | \$28,823,057.36   | 712,123            | 302,081                | 402,814           |
| Apr 2016           | 263,164        | \$101,586,371.37          | \$73,525,334.88    | \$28,061,036.49   | 645,983            | 270,596                | 368,257           |
| May 2016           | 262,858        | \$106,208,649.29          | \$76,937,716.04    | \$29,270,933.25   | 640,587            | 261,946                | 371,753           |
| Jun 2016           | 262,376        | \$118,965,054.03          | \$87,651,658.48    | \$31,313,395.55   | 661,923            | 285,956                | 368,933           |
| Jul 2016           | 261,289        | \$111,863,611.26          | \$81,562,650.37    | \$30,300,960.89   | 627,311            | 267,118                | 353,306           |
| Aug 2016           | 260,476        | \$119,379,468.85          | \$86,330,480.17    | \$33,048,988.68   | 678,537            | 288,655                | 382,608           |
| Sep 2016           | 258,436        | \$109,507,477.07          | \$77,579,213.40    | \$31,928,263.67   | 657,585            | 272,062                | 378,358           |
| Nov 2016           | 262,073        | \$120,644,509.40          | \$87,261,931.96    | \$33,382,577.44   | 698,157            | 296,772                | 394,246           |
| Oct 2016           | 261,826        | \$116,474,011.60          | \$84,036,528.31    | \$32,437,483.29   | 688,024            | 290,990                | 389,882           |
| Dec 2016           | 262,215        | \$136,696,808.24          | \$100,268,260.34   | \$36,428,547.90   | 732,665            | 298,855                | 426,745           |
| Jan 2017           | 263,262        | \$90,365,631.70           | \$60,957,961.04    | \$29,407,670.66   | 673,737            | 279,730                | 386,205           |
| Feb 2017           | 263,088        | \$92,181,737.13           | \$64,010,629.81    | \$28,171,107.32   | 651,719            | 273,343                | 371,052           |

*NOTE: Includes run out data from all Carriers*

The following illustrates the change in incurred claims (includes medical and Rx) by rolling year.

| <b>Time Period</b>  | <b>Members</b> | <b>Total Medical and Rx Claims</b> | <b>Total Medical Claims</b> | <b>Total Rx Claims</b> |
|---------------------|----------------|------------------------------------|-----------------------------|------------------------|
| Mar 2016 - Feb 2017 | 262,021        | \$1,339,156,222                    | \$966,255,165               | \$372,901,058          |
| Mar 2015 - Feb 2016 | 262,003        | \$1,257,196,161                    | \$927,330,782               | \$329,865,379          |
| % Change (Roll Yrs) | 0.01%          | 6.52%                              | 4.20%                       | 13.05%                 |